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Editor

Joan C. Courtless

Editorial Assistant

Jane W. Fleming

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Suggestions or comments concerning this publication should be addressed to: Joan C. Courtless, Editor, *Family Economics Review*, Family Economics Research Group, USDA/ARS, Federal Building, Room 439A, Hyattsville, MD 20782. Telephone (301) 436-8461.

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June 1991

Minority¹ Households: A Comparison of Selected Characteristics and Expenditures Contributing to Future Economic Well-Being

By Patricia M. Myers²

Associate Professor, Department of Family Life Science
University of the District of Columbia

Data from the 1987 Consumer Expenditure Survey are used to examine selected characteristics and expenditures of minority households, ascertain information about their economic status, and suggest possible implications for the future well-being of these households. Findings indicate that education is a major factor in the level of income regardless of race. For each minority group, income level rose as educational level increased. Asians were twice as likely as Blacks and Hispanics to have some college education. The mean income for Asians was \$35,115, compared with \$19,218 for Blacks and \$24,286 for Hispanics. The data also reveal a relationship between income and marital status. Asians have the highest income and the highest percentage of married householders, whereas Blacks have the lowest income and the lowest percentage of married householders. As a share of total expenditures, Asians spent a higher proportion on transportation (24 percent), compared with Blacks and Hispanics (19 percent). By stressing the importance of education and family structure, educators and school counselors can play a vital role in helping to prepare and direct minorities towards future economic well-being.

Introduction

The population of minority groups has grown substantially since 1980. The Black population has increased by 14 percent; the Hispanic population, by 39 percent; and the Asian population, by 80 percent (2) (figure 1).

A review of the literature indicates that, in general, Blacks and Hispanics experience higher unemployment, receive lower pay, attain lower levels of education, and experience higher rates of single parenthood than other racial groups (1,7,8,15). High poverty rates coincide with the high incidence of single-parent households in these minority groups. Poverty is more prevalent among households composed of mother-child families and widows and is highest among Blacks and Hispanics (3,4,9,10,11).

Consequently, minority families are burdened with consumer debt, have a low savings rate, and own few interest-earning assets (7,12). Because of high housing prices, home ownership is difficult to achieve. Blacks and Hispanics are less likely than other racial groups to own their homes (1,8). Many low-income minority families go without necessary health care and health insurance coverage (6).

Family economic well-being is dependent, to a large degree, on educational attainment. Because many of the non-graduating youth of today are members of a minority group and from households living below the poverty level (13,14), the future economic well-being of *their* families may be in jeopardy.

The purpose of this article is to examine selected characteristics and expenditures of minority group households (non-Hispanic Black, Hispanic, and non-Hispanic Asian) that may have implications for their future economic well-being. Family characteristics include: age of head, number of members, number of children, marital status, educational level, income level, occupations, employment status, housing tenure, sources of income, and amount of interest from savings and investments. The expenditures include: food, housing, transportation, education, reading materials, health care (out-of-pocket expenditures including health insurance), personal insurance, and retirement.

Assumptions

The expenditure variables of education, reading materials, health care, personal insurance, and retirement were selected because it was assumed they provide evidence that the family was planning for its future economic well-being. Home ownership also would indicate investment for the future. Expenditures for food, housing, and transportation were included because they are major categories of expenditures.

The sample was limited to households headed by a person between 25 and 44 years old. Financial decisions made in these households can impact on future generations because members may include young children.

¹Minority refers to Black; Native American, Aleut, and Eskimos; Asian and Pacific Islanders; and Hispanic (may be of any race). For this study, Black and Asian consumer units excluded persons of Hispanic origin.

²Visiting Professor, Family Economics Research Group.

Data

Data are from the 1987 Consumer Expenditure Survey (17), conducted by the Bureau of the Census for the Bureau of Labor Statistics. The data are collected quarterly from a sample of consumer units;³ quarterly expenditures were multiplied by four to provide annual estimates. Consumer units for this analysis included 8,501 households with reference persons⁴ 25 to 44 years old. There were 905 Black, 581 Hispanic, and 264 Asian households. White households (6,759) were included for purposes of comparison. Native Americans were not included in the analysis because of their small number in the sample.

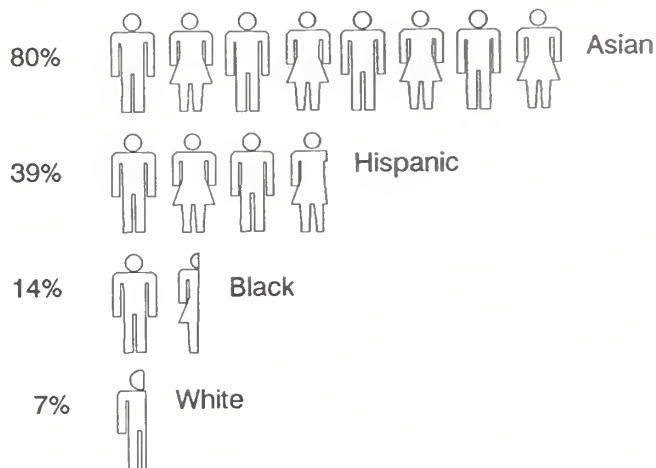
Methodology

The percentages and means presented in tables 1 through 4 are based on weighted data that represent the U.S. population (16). Mean expenditures for all households are reported, including those with zero expenditures. The TUKEYB procedure was used on the unweighted sample to compare the differences in mean expenditures among the three minority groups. Chi-square analysis was used on unweighted data to determine whether there were differences among the three groups in demographic characteristics. Differences were significant unless reported otherwise.

³The consumer unit is comprised of all household members related by blood, marriage, adoption, or other legal arrangement; a single person living alone; or two or more persons living together who share responsibility for at least two out of three major types of expenses—food, housing, and other expenses. The terms household and family are used to indicate consumer unit.

⁴Reference person (or householder) is the first member mentioned by the survey respondent when asked to "start with the name of the person or one of the persons who owns or rents the home." It is with respect to this person that the relationship of other consumer unit members is determined.

Figure 1. U.S. population growth rates by race and Hispanic origin¹ from 1980 to 1989



¹Persons of Hispanic origin may be of any race.

Source: Hollman, F.W., 1990, *U.S. Population Estimates, by Age, Sex, Race, and Hispanic Origin: 1989, Current Population Reports, Population Estimates and Projections, Series P-25, No. 1057*, U.S. Department of Commerce, Bureau of the Census.

Characteristics of Households Headed by Persons 25 to 44 Years Old

Family Type

Husband and wife households (with and without children) comprised 36 percent of Black households, 61 percent of Hispanic households, and 61 percent of Asian households (table 1, p. 4). Families headed by single mothers included 31 percent of Black households and 14 percent of Hispanic households. Only 4 percent of Asian families were headed by a female parent. Consumer units composed of a single consumer occurred more frequently among Asians (27 percent) than among Blacks (18 percent) or Hispanics (14 percent). Also, Asians had a higher percentage of "all other husband/wife families" (13 percent) than did Hispanics (7 percent) and Blacks (3 percent). This family type includes a husband and wife with other persons, relatives, or other families. In contrast, Blacks had a higher percentage of "other families" (14 percent) than did Hispanics (11 percent) or Asians (8 percent). These families include extended family units, other relatives or nonrelatives, but not husband and wife combinations.

Household Size and Number of Children

Household size varied slightly from 3.2 for Blacks and Asians to 3.7 for Hispanics. Hispanics also had more children, 1.8 per family, compared with 1.6 for Blacks and 1.2 for Asians.

Marital Status

Among the three minorities, Blacks were least likely to be married (38 percent) and most likely to be divorced (18 percent) or never married (31 percent). In contrast, a majority of Asians (66 percent) and Hispanics (64 percent) were married. Asians experienced low rates of separation and divorce, and 23 percent had never been married.

Educational Attainment

Hispanics lagged behind other minority groups in educational attainment. Forty-four percent of the Hispanic reference persons between 25 and 44 years old had not completed high school, compared with 21 percent of Blacks and 7 percent of Asians. In contrast, 57 percent of Asians were college graduates, compared with 15 percent of Blacks and 10 percent of Hispanics.

Table 1. Characteristics of households with reference persons ages 25 to 44, by race and Hispanic origin, 1987

Characteristic	Non-Hispanic White	Non-Hispanic Black	Hispanic ¹	Non-Hispanic Asian ²
Total weighted sample (in thousands)	27,680	3,669	2,479	881
Percent of population	79.3	10.5	7.1	2.4
Number in sample	6,759	905	581	264
Number of members in consumer unit	2.95	3.20	3.74	3.23
Number of children <18 years	1.16	1.56	1.85	1.18
<hr/>				
	<u>Percent</u>			
Family type:				
Husband and wife only	12.9	3.9	7.3	11.2
Husband and wife, own child <6 years	13.8	4.9	8.7	16.0
Husband and wife, own child 6 - 17	29.2	20.9	36.8	17.7
Husband and wife, own child >17	4.1	3.9	1.4	3.0
All other husband and wife families	2.8	2.8	6.9	13.3
One male parent, child <18 . . . . .	.9	.6	.3	.2
One female parent, child <18	7.8	30.7	13.7	4.2
Single consumer	21.8	18.3	13.5	26.6
Other families	6.7	14.1	11.2	7.9
Marital status of reference person:				
Married	64.1	37.8	64.4	66.3
Divorced	13.6	18.0	15.7	5.1
Separated	2.7	9.9	7.5	4.6
Never married	18.9	31.4	11.8	22.7
Widowed . . . . .	.6	2.9	.6	1.3
Education of reference person:				
Less than high school	10.5	20.9	43.6	6.8
High school diploma	31.2	41.4	23.3	17.1
College, no graduate	27.5	22.9	22.7	19.0
College graduate	16.4	7.7	7.5	28.7
More than 4 years college	14.5	7.2	2.9	28.5
Housing tenure:				
Homeowner with mortgage	52.6	28.2	35.8	43.3
Homeowner without mortgage	8.1	2.7	3.7	3.0
Renter	38.0	67.6	58.8	52.8
Other ³	1.3	1.4	1.8	.9
Housing assistance:				
Public housing	1.0	8.0	2.3	.9
Government pays part of costs	1.0	4.0	2.3	.1
Region:				
Urban				
Northeast	16.1	15.9	20.0	11.7
North Central	22.1	21.6	7.8	10.8
South	26.4	45.8	27.6	22.5
West	19.5	8.8	43.5	53.4
Rural (all areas)	15.9	7.9	1.0	1.5

¹Hispanic persons may be of any race.

²Asian includes Chinese, Filipino, Japanese, Asian Indians, Koreans, Vietnamese, other Asians, and Pacific Islanders (Hawaiian, Guamanian, Samoan, and others).

³Includes housing occupied without payment of cash rent and student housing.

Home Ownership

In general, minorities were more likely to be renters than homeowners. Sixty-eight percent of Black families, 59 percent of Hispanic families, and 53 percent of Asian families were renters. A larger share of Asian households (46 percent) than Hispanic (40 percent) or Black (31 percent) were homeowners. Blacks were more likely to live in public housing than other minorities.

Region

The Black population was concentrated in the South (46 percent), whereas Hispanics (44 percent) and

Asians (53 percent) were more likely to reside in the West. Blacks were more likely than Asians or Hispanics to reside in rural areas.

Income Levels

The median income level for Black households was \$15,000–\$19,999; for Hispanics, \$20,000–\$29,999; and for Asians, \$30,000–\$39,999. Only 11 percent of Black households had incomes of \$40,000 or more, compared with 16 percent of Hispanic and 32 percent of Asian households (table 2). Education was a major factor in the level of income, regardless of race (figure 2, p. 6). As

education increased, so did income. However, at each level of education, the mean income for Blacks was lower than for other minorities.

In addition to the higher educational levels of Asian householders, their higher average household income may reflect the low percentage (2 percent) of households with no earners. Married-couple households often have two or more earners, which boosts income. Households with married-couple earners constituted 28 percent of Black households, 36 percent of Hispanic households, and 40 percent of Asian households.

Table 2. Income and work status of reference persons ages 25 to 44, by race and Hispanic origin, 1987

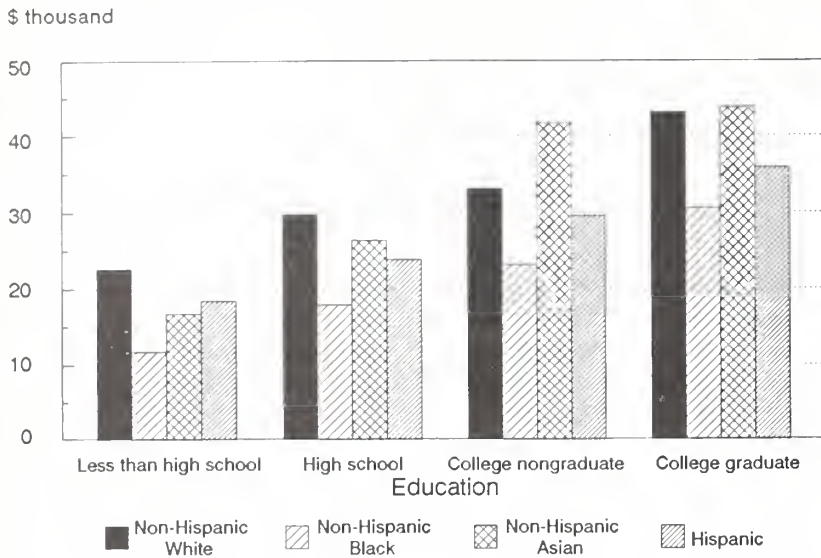
Characteristic	Non-Hispanic White	Non-Hispanic Black	Hispanic ¹	Non-Hispanic Asian ²
	<u>Percent</u>			
Income for the consumer unit (before taxes):				
Under \$5,000	4.1	13.3	6.7	6.2
\$5,000 - \$9,999	5.9	18.5	11.6	8.1
\$10,000 - \$14,999	9.3	16.2	15.8	9.2
\$15,000 - \$19,999	9.4	11.5	12.7	7.7
\$20,000 - \$29,999	21.6	18.7	25.0	17.9
\$30,000 - \$39,999	18.8	10.9	12.2	18.9
\$40,000 and over	30.9	10.9	16.0	32.0
Composition of earners:				
Reference person only	38.1	40.5	35.0	48.2
Reference person, spouse	39.4	23.2	31.0	28.6
Reference person, spouse, others	7.8	4.6	5.1	11.3
Reference person, others	9.4	10.8	13.5	8.1
Other	2.5	5.4	5.0	1.4
No earners	2.8	15.5	10.4	2.4
Occupation of reference person:				
Manager, professional	32.4	16.7	15.9	37.0
Technical, sales, administrative	21.5	22.7	15.5	23.0
Service	5.7	12.5	10.2	9.5
Production, craft, repair	11.6	6.7	10.3	7.0
Laborer	15.5	16.9	26.0	12.2
Self-employed	6.2	3.3	2.2	4.0
Other ³	1.8	.4	4.4	3.5
Retired . . . . .	.1	.4	0	0
Not working	5.2	20.4	15.5	3.8
Reasons for not working:				
Ill, disabled	1.5	2.7	1.5	.2
Homemaker	2.8	12.6	11.3	2.1
Student . . . . .	.4	.6	.7	.2
Could not find work . . . . .	.5	4.5	2.0	1.2
Doing something else	0	0	0	.1

¹Hispanic persons may be of any race.

²Asian includes Chinese, Filipino, Japanese, Asian Indians, Koreans, Vietnamese, other Asians, and Pacific Islanders.

³Includes forestry, fishing, farming, and Armed Forces.

Figure 2. Total family income before taxes by education of reference persons ages 25-44, 1987



Expenditures in Households Headed by Persons 25 to 44 Years Old

Total expenditures were significantly different among the three groups (table 4). These differences were due, in part, to differences in after-tax income. On average, Blacks expended 96 percent of their total after-tax income; Hispanics, 98 percent; and Asians, 91 percent.

Asians spent significantly more than Hispanics or Blacks for food, housing, personal insurance, and retirement, reflecting a higher total expenditure level. Hispanics spent significantly more than Blacks on food, housing, and retirement, but Blacks spent significantly more than Hispanics for personal insurance. Asians spent significantly more than the other minorities for transportation and reading materials and more than Blacks for education. Blacks spent significantly less than Hispanics and Asians for health care.

Shares of total expenditures spent on the various categories of expenditures were very similar. Asians, however, spent a slightly smaller percentage on food (14 percent), compared with Blacks (17 percent) and Hispanics (18 percent). Asians spent a slightly larger percentage on housing (36 percent) than did Blacks (34 percent) or Hispanics (33 percent). Expenditure shares on transportation varied the most. Whereas, Blacks and Hispanics spent 19 percent of total expenditures for transportation, Asians spent 24 percent. Employment-related transportation expenses may be higher among Asians because most (96 percent) Asian reference persons were employed, compared with 84 percent of Hispanic and 80 percent of Black reference persons.

Occupations

An additional reason for high income in Asian households is their concentration in managerial and professional occupations, which typically have higher salaries. Thirty-seven percent of Asians were in managerial and professional occupations, compared with 17 percent of Blacks and 16 percent of Hispanics. Blacks were as likely as Asians to be employed in technical, sales, and administrative occupations (23 percent), whereas Hispanics were more often employed as laborers (26 percent). In general, Blacks and Hispanics were more likely to be employed in occupations such as laborers and services that usually have higher unemployment rates and lower earnings.

Nonworking status⁵ reported on the 1987 Consumer Expenditure Survey was 20 percent for Blacks, 16 percent for Hispanics, and 4 percent for Asians.

⁵These figures do not reflect the unemployment rate because they include homemakers not actively seeking employment, students, retired persons, persons who may be out of work due to illness or disability, as well as persons who could not find work.

Poverty Status and Sources of Income

In 1987 the mean before-tax income of Black households was \$19,218, compared with \$24,286 for Hispanics and \$35,115 for Asians. An analysis of CEX income data showed that 32 percent of Black households fell below the poverty threshold, compared with 26 percent of Hispanics and 12 percent of Asians (table 3). Consequently, Black families were more likely than other racial groups to receive governmental assistance. Seventeen percent of Blacks received public assistance, compared with 11 percent of Hispanics and 6 percent of Asians. Twenty-four percent of Blacks received food stamps, compared with 15 percent of Hispanics and 7 percent of Asians. There was no difference among the groups in income from Supplemental Security Income (SSI).

The amount of interest from savings accounts or bonds received by Blacks, Hispanics, and Asians was \$24, \$60, and \$260, respectively. The proportion of Asians who received interest income (32 percent) was greater than that of Hispanics (17 percent) and Blacks (11 percent).

Table 3. Sources of income for households with reference persons ages 25 to 44, by race and Hispanic origin, 1987

Income sources	Non-Hispanic White	Non-Hispanic Black	Hispanic ¹	Non-Hispanic Asian
Income before tax	\$33,355	\$19,218	\$24,286	\$35,115
Income after tax	30,087	17,864	22,547	32,833
Percent below poverty threshold	9.4	31.7	25.7	12.1
Wages and salary	\$29,321	\$16,776	\$21,827	\$31,091
Non-farm business income	2,259	391	850	1,535
Social Security and government retirement	151	380	143	401
Pensions and annuities	117	59	20	24
Interest, dividends, property income:				
Dividends, trusts, royalties	312	5	8	24
Interest on savings or bonds	281	24	60	260
Roomer and boarder income	17	-1	47	0
Other rental income	63	26	14	-60
Unemployment and workers' compensation:				
Unemployment compensation	130	125	145	28
Workers' compensation	105	131	47	15
Public Assistance, SSI, Food Stamps:				
Public Assistance	108	592	572	139
Supplemental Security Income	24	98	100	98
Food Stamps	82	425	248	70
Regular contributions received	301	169	197	1,324
Total other ²	84	18	8	166

¹Hispanic persons may be of any race.

²Includes income or loss from farm and other money income.

Table 4. Expenditures of households with reference persons ages 25 to 44, by race and Hispanic origin, 1987

Expenditure category	Non-Hispanic White	Non-Hispanic Black	Hispanic ¹	Non-Hispanic Asian	Group differences ²
Total expenditures³	\$27,221	\$17,211	\$22,191	\$29,777	BH, BA, HA
Food	3,990	2,905	4,090	4,241	BH, BA, HA
Housing	8,727	5,802	7,395	10,707	BH, BA, HA
Transportation	5,580	3,211	4,275	7,041	BA, HA
Health care	912	477	624	629	BH, BA
Personal insurance	322	223	146	314	BH, BA, HA
Retirement	2,920	1,431	1,851	2,444	BH, BA, HA
Education	286	161	366	417	BA
Reading materials	169	89	98	140	BA, HA

¹Hispanic persons may be of any race.

²Significant group differences, TUKEYB ($p \leq .05$), in mean expenditures are listed, where B = Black, H = Hispanic, and A = Asian.

³In addition to categories listed, includes utilities, household operations and home furnishings, apparel and services, entertainment, cash contributions, alcoholic beverages, tobacco, and miscellaneous expenditures.

Implications


Indicators of *current* economic well-being include marital status and level of education. Marital status affects the number of earners in the family. The data show that couples with children are better off financially than single parents because economic well-being is enhanced when there is more than one wage earner in the household. Since income level rises as the educational level of reference persons increases, education is fundamental to economic well-being.

Family structure and the educational foundation of its members also appear to be determinants of the *future* economic well-being of minority households. It is imperative that Blacks and other minorities recognize the role family structure plays in the economic status of families. Findings from this research provide further documentation that the economic well-being of female-parent households, particularly Black female-parent households, does not seem promising. More support systems may be needed for female-parent households with low income. Provisions for child care would enable single parents to have the opportunity to receive training or continue their education, thereby qualifying for better paying jobs. Since education raises income regardless of race, there should be a concerted effort to stress the importance of education to economic well-being. Educators and others in a position to implement programs targeted to minorities should encourage them to take advantage of educational opportunities offered by public and private institutions.

Although it is projected that the occupational structure in future years will provide jobs for workers at all educational levels, persons with the most education and training will enjoy the best opportunities (5). Employment of technicians and persons in related support occupations is expected to expand most rapidly over the next 10 years. If minorities, especially Blacks and

Hispanics, are to be competitive in the job market, they must increase their levels of education and training in order to meet job requirements, compete successfully for the job, and perform well on the job. Although jobs alone do not ensure economic well-being, being employed will lessen economic burdens.

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A Comparison of Lower Middle Income Two-Parent and Single-Mother Families

By Jane Schuchardt¹
National Program Leader
Family Resource Management

Mary Ann Noecker Guadagno
Consumer Economist
Family Economics Research Group

Using data from the 1987 Consumer Expenditure Survey, this study describes and compares demographic characteristics, income, and expenditures of lower middle income two-parent and single-mother families. Though much attention on childhood impoverishment is associated with single parenting, this article underscores the reality of financial instability faced by many two-parent families at lower income levels. Parents studied tended to be young, not fully attached to the labor force, and renters. Two-parent families received proportionately more income from wage and salary earnings; single mothers were more dependent on public assistance and alimony or child support income. For both family types, nearly three-fourths of family expenditures were for housing, food, and transportation, leaving little for other needs. For professionals concerned with the economic stability of American families with children, this article provides a clearer understanding of lower middle income families and why they are economically vulnerable.

The economic status of children in the United States, and the families in which they live, is on the national agenda for the 1990's (1,2,3,6,9,11, 13,16). America's families have a crucial role in raising this country's future parents, leaders, and employees. This study provides background data

¹This study was completed under a cooperative agreement between the Agricultural Research Service and the Extension Service, U.S. Department of Agriculture.

that have implications for policy planning, education, child advocacy, community leadership, and research concerned with the economic stability of families with children.

Research shows that 1 in 5 children under age 18, or about 13 million children, are growing up in poverty (1). Children under age 6 appear to be the most vulnerable. Twenty-two percent of all children under age 6 lived in a household with income below the poverty level in 1986 (16). Between 1979 and 1987, the percentage of American families with children living below 125 percent of the poverty threshold grew from 21.3 percent to 25.1 percent (12). In 1980 there were proportionately more children living in poverty in America than in any other major industrial country (11).

There are important racial differences concerning childhood poverty. For Black children under age 18, the poverty rate in 1987 was 45.1 percent; for Hispanic children it was 39.3 percent. In contrast, the poverty rate for White children under age 18 was 15.0 percent (10,13).

Much of the attention surrounding childhood poverty is associated with single parenthood (5,8,9). In 1987 nearly half of all single-mother families were poor. Of all White single-mother families, two-fifths were poor, compared with three-fifths of all Black and Hispanic single-mother families. In the same

year, nearly 8 percent of all two-parent families were living in poverty (10). Since more children live in two-parent families than single-mother families (46.0 million compared with 13.4 million children), it is important to note that half of the poor children in America live in two-parent homes (5,12).

This article addresses two major questions: (1) To what extent are lower middle income two-parent and single-mother families poor, or near poor? and (2) What are family income and expenditure patterns among lower middle income two-parent one-earner, two-parent two-earner, and single-mother families with children under age 18? Answers to these questions will serve to support or refute the concern that financial instability is a threat among two-parent lower middle income families as well as among lower middle income single-mother families.

Data and Sample

Data for this study are from the interview component of the 1987 Consumer Expenditure Survey (CEX) (15), an ongoing annual survey conducted by the Bureau of the Census for the Bureau of Labor Statistics. Demographic characteristics, income, and expenditure data are collected in five consecutive quarterly interviews as part of a national probability sample of about 5,000 consumer units.² Using a rotating sample design, about one-fifth of the sample is replaced each quarter. In 1987 a response rate of approximately 86 percent yielded about 21,000 quarterly consumer unit interviews. To obtain annual family expenditure estimates,

²A consumer unit includes either all household members related by blood, marriage, adoption, or other legal arrangement, such as foster children; a person living alone or sharing a household with others, or living as a roomer in a private home or lodging house, or in permanent living quarters in a hotel, but who is financially independent; or two or more persons living together who pool their income to make joint expenditure decisions. The terms "household" and "family" are used in this article to refer to consumer units.

3 months of household expenditure data were annualized.

The sample of lower middle income families used in this study consisted of one- and two-earner two-parent, and single-mother families, with children under age 18, at least one of whom was under age 6. The sample was restricted on the basis of family composition, labor force characteristics, marital status, and completeness of income reported. Excluded were single-father families and families headed by two parents, when one or both were retired, students, or not living together. Single-father families were excluded due to insufficient sample size. Retired or student parents were deleted from analysis to eliminate potential distortion in family economic status inherent in the special financial considerations of retirement and student living.

Parents who were married but not living together were eliminated because of atypical financial considerations associated with maintaining more than one household. Also excluded were incomplete income reporters, that is, families who did not provide a value for major sources of income such as wages and salaries, self-employment, or Social Security income.

Lower middle income was defined as the range of income received by families in the second income quartile of the before-tax 1987 income distribution for all U.S. families. Before-tax income of families in the second income quartile of the 1987 U.S. family income distribution ranged from \$10,000 to \$20,911. Thus, 25 percent of all U.S. families had 1987 income in this range. Data were weighted to represent the U.S. population of lower middle income

two-parent and single-mother families with children under age 18, at least one of whom was under age 6 in 1987 — approximately 1.8 million two-parent families and 389,000 single-mother families.

The figure below shows the income distributions for the family types under study, relative to the income distribution for all U.S. families, with and without children. Most one- and two-earner two-parent families had income above the U.S. median, 69 percent and 76 percent, respectively. In contrast, only 8 percent of the single-mother families had income above the median of U.S. families. Thus, the families included in the sample, i.e., those in the second quartile, were among the poorest of the two-parent families and the richest of the single-parent families.

Income distribution¹ of families with children, 1987

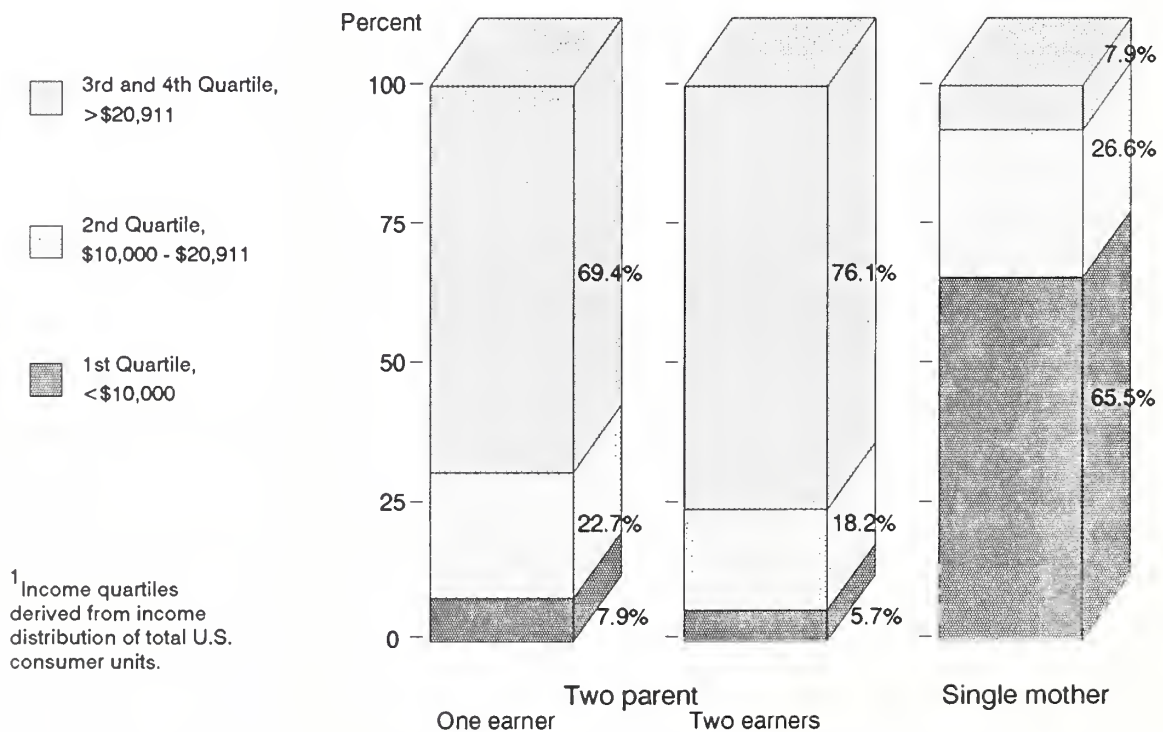


Table 1, pp. 12 and 13, compares the demographic characteristics of the lower middle income group with the population of two-parent and single-mother families with children under age 18, at least one of whom was under age 6, at all income levels. The selection constraints enumerated above were applied to the population, ensuring comparability *except for income*.

In contrast with their comparable population, the lower middle income two-parent one-earner families were younger, less educated, more likely to be employed in blue-collar occupations, and renters. Dual-earner families in this group were also considerably younger, less educated, less likely to be employed full time, more likely to work in blue-collar occupations, rent, and live in rural areas than the U.S. population of dual-earner families. Lower middle income single-mother families in this study were more educated, more likely to work full time, and more likely to own a home than single-mother families in the population. Thus, consistent with the figure, comparisons of the lower middle income group to the population show the subgroup includes more economically disadvantaged two-parent families and more economically advantaged single-mother families than the general population.

A two-part analysis was conducted. First, families in the lower middle income group were classified on the basis of 1987 U.S. poverty threshold criteria to estimate the percentage of those living at or near the poverty line. Second, a descriptive analysis of family demographic, income, and expenditure information was completed for the three family types — two-parent one-earner, two-parent two-earner, and single-mother families.

Results

Poverty Status

A classification, using 1987 U.S. poverty threshold criteria, was conducted on the population of two-parent and single-mother families with children under age 18, at least one of whom was under age 6. Results suggest that a substantial number and percentage of these families were poor or near poor.³ Population⁴ estimates showed that 22 percent of two-parent one-earner, 9 percent of two-parent two-earner, and 75 percent of families headed by single mothers had money income below 125 percent of the 1987 poverty threshold.

When a similar classification was conducted on the lower middle income sample, the greatest percentage of families in or near poverty were two-parent one-earner and single-mother families (42 percent and 37 percent, compared with 28 percent of two-parent two-earner families). These families might be termed “economically vulnerable.” Due to their low levels of income, a single hardship (e.g., job loss, major medical expense, death of a spouse, divorce) could move these families into poverty (4).

Demographic Characteristics

Table 1 presents characteristics of lower middle income two-parent families, compared with those headed by single mothers. There were twice as many one-earner and two-earner two-parent families as single-mother families.

³Poor was defined as having annual money income at or below the official Government poverty threshold; near poor was defined as having annual money income between 100 and 125 percent of the poverty threshold. In 1987 the poverty threshold was \$11,611 for a family of four, \$9,656 for a family of three, and \$7,397 for a family of two.(13).

⁴All two-parent and single-mother families with children under age 18 and at least one child under age 6 were included. Single-father families and families headed by parents, one or both of whom were retired or students, or who were not living together, and incomplete income reporters, were excluded.

Family Composition. Families included, on average, two children under age 18. Average family size in one-earner two-parent families was 4.2, compared with 3.9 in two-earner families and 3.3 in families headed by single mothers. Children living in two-parent dual-earner families tended to be younger than those in two-parent one-earner families or those headed by single mothers. The oldest child was under age 6 in 64 percent of the two-earner families, compared with 50 percent of both two-parent one-earner and single-mother families.

Age. Since prime childbearing years are in the 20's, it was not surprising that a majority of parents in all three family groups were under age 34. Fathers in two-earner households were slightly younger than those in one-earner two-parent families. Single mothers were older on average than mothers in two-parent families.

Race. For two-parent families, more minorities were found in the two-earner than one-earner group. This is consistent with other studies of the working poor (7). Among single-mother families, nearly one-third of those with lower middle income were Black.

Education. Thirty-eight percent of fathers in one-earner families did not have a high school diploma, compared with 34 percent in two-earner families. Yet, nearly 30 percent of all fathers in one- and two-parent families had a college education — 27.2 percent and 29.3 percent, respectively.

Mothers in all three family groups were more highly educated than the fathers. As expected, women earners in the two-parent groups were more highly educated than their non-earner female counterparts. Interestingly, single mothers were even more likely to have a college education than mothers in two-parent families. Data suggest that college-educated single-mother families may not be able to break out of the lower middle income

Table 1. Demographic characteristics of lower middle income¹ two-parent and single-mother families,² 1987

Personal characteristics	Lower middle income			All incomes		
	Two-parent families		Single-mother families	Two-parent families		Single-mother families
	One earner	Two earners		One earner	Two earner	
Number of families (weighted, in thousands)	812	987	389	2,959	5,969	1,543
Percent of families	37.1	45.1	17.8	28.3	57.0	14.7
Family size	4.2	3.9	3.3	4.2	3.9	3.3
Number in families:						
Children under 18	2.2	1.9	2.3	2.2	1.9	2.3
Automobiles	1.3	1.3	0.8	1.3	1.5	0.5
<hr/>						
	Percent reporting			Percent reporting		
Age:						
Father:						
<25	10.9	20.1	N.A.	7.8	6.5	N.A.
25 - 34	69.6	64.8	N.A.	56.3	62.9	N.A.
35 - 44	17.2	12.7	N.A.	32.8	28.5	N.A.
>44	2.3	2.4	N.A.	3.1	2.1	N.A.
Mother:						
<25	22.8	34.0	21.1	16.6	13.5	31.2
25 - 34	69.2	56.2	59.4	65.1	67.3	51.4
35 - 44	8.0	9.5	18.4	17.8	19.0	16.4
>44	0	.3	1.1	.5	.2	1.0
Oldest Child:						
<6	49.5	64.4	49.8	55.2	56.5	48.6
6 - 12	43.0	30.8	32.7	36.7	37.6	37.3
>12	7.5	4.8	17.5	8.1	5.9	14.1
Race:						
Father:						
White	93.8	89.2	N.A.	92.4	89.9	N.A.
Black	3.3	9.0	N.A.	3.8	7.5	N.A.
American Indian and Asian	2.9	1.8	N.A.	3.8	2.6	N.A.
Mother:						
White	93.6	88.3	69.6	92.8	90.4	55.5
Black	3.3	9.3	30.2	3.8	7.3	41.5
American Indian and Asian	3.1	2.4	.2	3.4	2.3	3.0
Education:						
Father:						
Elementary	14.5	9.5	N.A.	5.2	2.7	N.A.
Some high school	23.1	24.4	N.A.	12.5	9.0	N.A.
High school graduate	35.2	36.8	N.A.	33.9	32.8	N.A.
College	27.2	29.3	N.A.	48.4	55.5	N.A.
Mother:						
Elementary	15.1	7.6	5.6	7.3	2.6	7.5
Some high school	20.8	15.3	21.0	11.8	5.5	29.7
High school graduate	42.2	46.2	32.8	41.7	37.1	34.6
College	21.9	30.9	40.6	39.2	54.8	28.2

See footnotes at end of table.

continued

Table 1— continued

Personal characteristics	Lower middle income			All incomes		
	Two-parent families		Single-mother families	Two-parent families		Single-mother families
	One earner	Two earners		One earner	Two earners	
<u>Percent reporting</u>				<u>Percent reporting</u>		
Employment status:						
Father:						
Full time - full year	76.3	67.8	N.A.	80.8	81.4	N.A.
Part time - full year	2.8	6.7	N.A.	2.7	2.2	N.A.
Full time - part year	15.4	18.6	N.A.	10.8	13.8	N.A.
Part time - part year . . . . .	.6	6.9	N.A.	.5	2.6	N.A.
Not employed	4.9	0	N.A.	5.2	0	N.A.
Mother:						
Full time - full year	2.4	20.8	46.9	2.8	40.3	21.7
Part time - full year . . . . .	.8	12.6	5.9	.3	15.1	6.0
Full time - part year	1.8	34.4	19.5	1.5	23.2	16.4
Part time - part year	0	32.2	4.8	.5	21.4	11.6
Not employed	95.0	0	22.9	94.9	0	44.3
Occupation:						
Father:						
White-collar ³	33.1	16.7	N.A.	47.8	46.3	N.A.
Blue-collar ⁴	50.5	59.5	N.A.	35.2	39.7	N.A.
Service	4.3	9.3	N.A.	4.2	4.2	N.A.
Self-employed	1.9	6.6	N.A.	4.7	7.0	N.A.
Farm and other ⁵	5.3	7.9	N.A.	2.9	2.8	N.A.
Not employed	4.9	0	N.A.	5.2	0	N.A.
Mother:						
White-collar ³	2.2	46.5	51.0	3.4	69.7	44.3
Blue-collar ⁴	2.7	16.1	11.3	1.0	11.6	35.0
Service	0	27.3	13.1	.8	12.1	7.7
Self-employed	0	8.6	1.4	0	5.7	11.2
Farm and other ⁵	0	1.5	.3	.6	.9	1.5
Not employed	95.1	0	22.9	94.2	0	.3
Housing tenure:						
Homeowner with mortgage	27.5	28.9	15.6	52.1	62.6	9.4
Homeowner without mortgage	12.2	11.5	3.3	6.8	7.2	2.3
Renter and other	60.3	59.6	81.1	41.1	30.2	88.3
Region:						
Urban:						
Northeast	12.2	13.2	14.0	17.9	12.3	17.6
South	29.7	27.3	34.4	27.3	21.6	36.1
Midwest	19.7	19.5	22.7	19.7	28.1	24.0
West	20.3	17.0	26.8	22.2	18.8	18.6
Rural	18.1	23.0	2.1	12.9	19.2	3.7

¹The measure of lower middle income used was the range of family before-tax income bounding the second income quartile of the income distribution for all U.S. families in 1987 (\$10,000 to \$20,911).

²Data are for families with children under age 18, at least one of whom is under age 6, and who are complete income reporters. Families with parents, one or both of whom were retired or students, or who were not living together, were excluded.

³White collar included managerial, professional, technical, sales, and administrative.

⁴Blue collar includes precision production, craft, repair, operators, fabricators, and laborers.

⁵Farm and other includes farming, forestry, fishing, Armed Forces, and other.

N.A. = Not applicable.

bracket. This may be due, in part, to the fact that women employed full time earn only about 70 percent of the median earnings for men (14).

Employment Status. One explanation for the lower middle income status of these families is that all earners did not work full time. Of the one-earner two-parent families, three-fourths of the fathers were employed full time, year round, and about 5 percent were not employed during the previous year.

For two-earner families, only 68 percent of the fathers and 21 percent of the mothers worked full time, year round. The part-time status reported by 79 percent of the mothers in two-earner families may restrict future opportunities for professional and higher paid positions. Forty-seven percent of the single mothers worked in full-time employment outside the home and almost one-fourth were not employed in the previous year.

The inability to obtain quality, affordable child care may be a prime factor contributing to the large percentage of mothers employed part time. This is of special concern to single-mother families with primary responsibility for both child rearing and family income generation.

Occupation. At least half of the fathers held blue-collar jobs. Mothers in both two-parent dual-earner and single-mother family groups tended to work in white-collar and service jobs. Given the lower middle income status of these families, it is likely that these mothers held lower paid, white-collar office jobs. Service sector employment also tends to be low paying.

Housing Tenure. As is typical with many young families, especially in the lower middle income range, home ownership was generally out of reach. Although two-parent families were more likely to own their own home than single-mother families, a majority of families rented (60 percent of one- and dual-earner two-parent families, and 81 percent of single-mother families).

Region. Most families were living in urban areas; only 18 percent of one-earner, 23 percent of dual-earner, and 2 percent of single-mother families lived in rural areas. Consistent with studies of families in poverty (13), the families under study were most likely to live in the southern and least likely to live in the north-eastern regions of the United States.

Income and Income Sources

In 1987 average before-tax income (table 2) was \$15,920 for two-parent one-earner families, just \$4,309 above the 1987 poverty threshold for a family of four. Two-parent two-earner families' average before-tax income was not much higher (\$16,327). Single-mother families' average before-tax income was lowest at \$13,380. Examination of per capita income, however, showed that single-mother families' per capita income was almost equal to that of two-parent one-earner families.

The amounts of income received from different income sources varied considerably among two-parent and single-mother families. Nearly all income in two-parent families was from wage and salary earnings, with only about 3 percent of income from public assistance. Generally, for two-earner families, public assistance was in the form of unemployment compensation, food stamps, and workers' compensation and Veterans benefits. Two-parent families with one earner were less likely than dual-earner families to receive public assistance income from employment-related sources.

In contrast, 63 percent of single-mother families' income was derived from earnings, 23 percent from public assistance, and 14 percent from Social Security or Railroad Retirement and other sources, including alimony and child support. Public assistance income was primarily in the form of welfare and food stamps. No single mother in the sample received unemployment

compensation or workers' compensation and Veterans benefits. Intermittent labor force attachment generally associated with child-rearing responsibilities has traditionally prevented women from qualifying for this form of financial assistance.

Most parents of young children were not old enough to be eligible for Social Security (including survivor and disability benefits) or pension income. Also, asset income was negligible for both two-parent and single-mother families. Since asset income includes both interest and dividends, this implies that families had neither savings nor investments to cushion them against financial instability.

Expenditures

Table 2 also shows total expenditures and expenditure shares for two-parent and single-mother families. A comparison of mean total annual expenditures for each group with its corresponding after-tax income showed all three groups in a deficit-spending situation. The single-mother family deficit, however, was not as serious as that of two-parent families. The after-tax income of two-parent one-earner families was \$15,225, compared with expenditures of \$17,139. Two-earner families had an average after-tax income of \$15,580 with expenditures of \$18,234. The after-tax income of families headed by single mothers was \$13,175, compared with expenditures of \$13,387.

Deficit spending may be a result of external factors such as unemployment or unexpected medical expenses, whereas other factors may be within a family's control and relate to poor management practices. For example, families may rely on credit to maintain a desired level of living or make inappropriate marketplace decisions.

Table 2. Income, income sources, and expenditures of lower middle income¹ two-parent and single-mother families,² 1987

Income and expenditures	Two-parent families		Single-mother families
	One earner	Two earners	
Number of families (weighted, in thousands)	812	987	389
Percent of families	37.1	45.1	17.8
Before-tax income	\$15,920	\$16,327	\$13,380
After-tax income	15,225	15,580	13,175
Per capita income	3,790	4,186	4,055
Total expenditures	17,139	18,234	13,387
Per capita expenditures	4,081	4,675	4,057
<hr/>			
		Percent ³	
Income sources			
Earnings ⁴	94.6	96.4	63.0
Public assistance	3.6	3.2	22.6
Unemployment compensation ⁵	26.9	48.0	0
Workers' compensation and Veterans benefits ⁵	8.1	20.2	0
Welfare ⁵	24.8	10.4	64.0
Food stamps ⁵	39.7	21.4	22.2
Combined Supplemental Security Income ⁵ .....	.5	0	13.8
Social Security or Railroad Retirement .....	.6	0	2.8
Pensions, annuities .....	.2	0	0
Asset income ⁶ .....	.3	0	0
Other sources ⁷ .....	.7	.4	11.6
 Expenditures			
Housing ⁸	31.5	32.9	44.8
Transportation	19.8	20.1	11.9
Food at home	16.2	14.6	16.7
Food away from home	2.9	2.9	2.6
Clothing	4.8	5.2	6.2
Personal insurance	1.2	1.0	.7
Pension and Social Security	6.8	6.9	4.9
Health care	6.4	4.2	3.0
Entertainment	4.0	6.3	4.3
Tobacco	1.8	1.5	1.3
Alcoholic beverages	1.0	.8	.8
Personal care .....	.8	.6	.9
Other ⁹	2.8	3.0	1.9

¹The measure of lower middle income used was the range of family before-tax income bounding the second income quartile of the income distribution for all U.S. families in 1987 (\$10,000 to \$20,911).

²Data are for families with children under age 18, at least one of whom is under age 6, and complete income reporters. Families with parents, one or both of whom were retired or students, or who were not living together, were excluded.

³Percent of total annual before-tax income and expenditures.

⁴Earnings include salary, wages, business income, and farm income or loss.

⁵Percent of total public assistance income.

⁶Asset income includes interest, dividends, rent, and royalties.

⁷Other sources includes alimony, child support, and other money income.

⁸Housing includes child care expenses.

⁹Other includes cash contributions, education, reading, and miscellaneous expenses.

Compared with one-earner two-parent families, per capita expenditures were slightly higher for the two-parent two-earner group. This may be attributable to child care and other direct costs related to the employment of two parents.

Regardless of the number of earners, expenditures for one- and two-earner two-parent families were similar. Major expenditures — housing, transportation, and food — required slightly over 70 percent of spending allocations for both two-parent groups. In contrast, single-mother families allocated 76 percent of annual expenditures for housing, transportation, and food.

Compared with two-parent families, single-mother families spent a considerably higher share of income on housing — 45 percent, on average. When nearly half of family income is spent for housing, a “shelter-poor” situation may exist. Households may have too little left after paying housing costs to afford other basic necessities of life.

Single mothers also spent a smaller share of income on transportation, compared with two-parent families. This finding was consistent with single-mothers’ lower vehicle ownership record and sporadic attachment to the labor force. The number of automobiles owned by each family type (table 1) was of interest because access to transportation is often associated with employment opportunities. This is especially true in rural areas where access to public transportation is limited or nonexistent. On average, two-parent families, regardless of the number of earners, owned one car; most did not have two cars. Single-mother families were less likely than two-parent families to own a car. Expenditure data showed that single-mother families relied somewhat on public transportation, but not to the extent of two-parent families. For example, single-mother families spent \$84 on

public transportation in 1987, compared with \$126 by one-earner two-parent families and \$123 by two-earner two-parent families.

Regarding personal insurance (includes life, endowment, annuities, and retirement protection; excludes auto, homeowners, and health insurance), single-mother families had about half the expenditures of two-parent families (\$741 compared with \$1,374 for one-earner and \$1,449 for two-earner two-parent families). The expenditure share for personal insurance, however, was about 1 percent of total expenditures among all groups. Though some life insurance and retirement benefits may be available through employment, results suggest that the amount spent on premiums by lower middle income single-mother families may not buy adequate protection.

Two important expenditure categories for young families with children are child care and health insurance. Not surprisingly, average annual expenditures for child care — baby-sitting and day care, including tuition — were five times greater for two-parent two-earner families (\$460) than for two-parent one-earner families (\$91). On average, single mothers paid the most for child care (\$911), over twice the amount paid by two-parent two-earner families.

Access to health insurance is a critical need for all families, especially those raising children. For these lower middle income families, single-mother families spent the least on health insurance (\$184), compared with two-parent families (\$409 for one-earner and \$300 for two-earner families). Medical coverage may be a part of the single mother’s public assistance package. Those not receiving public benefits may be unable to afford health insurance. Employed parents may be covered through their employer.

Implications


Results tend to support the concern that financial instability is a threat among both two-parent and single-mother lower middle income families. Policymakers, educators, researchers, and community leaders planning poverty prevention programs must keep in mind that economically vulnerable children live in married-couple families as well as in families headed by single mothers.

At the macro-economic level, the financial vulnerability faced by many families can be alleviated by general economic growth, higher wages, tax provisions benefiting families with children, affordable child care, and accessible health care. Policymakers must recognize that early childhood intervention through education is less expensive than teen pregnancy and long-term public assistance.

Educators, especially those concerned with family resource management, can help families improve current job skills or develop new skills aimed at securing better-paying jobs. Aside from resource expansion, an educational focus for families on resource conservation is also important. Young families can learn to use current income wisely, control credit, cover financial risks through insurance, and manage resources in a complex and dynamic environment.

Researchers can contribute considerably to a better understanding of economically vulnerable families. U.S. statistics are useful for providing estimates of families with special financial characteristics. Descriptive data, such as those presented in this article, can help identify economic problems of lower middle income families and lead legislators and educators to policy approaches that address key concerns. More systematic and rigorous research is needed to identify objective and subjective measures of economic vulnerability among families at different life cycle stages, at different income levels, and at critical life events such as birth, divorce, separation, or death.

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Housing Expenditures for Never-Married Men: A Focus on One-Person Consumer Units

By Julia M. Dinkins
Consumer Economist
Family Economics Research Group

The percentages of never-married men and new household formations by young adults have increased since 1970. Using data from the 1987 Consumer Expenditure Survey, this study examines the socioeconomic, demographic, and living arrangements profile of never-married men who are one-person consumer units and determines which factors account for housing expenditure differences among them. Six of ten never-married men who were one-person consumer units lived alone. Sixty-three percent lived in multi-unit structures, 30 percent lived in detached homes, and 7 percent lived in mobile homes or trailers. The average annual housing expenditure was \$5,153, with \$3,589 for shelter; \$867 for utilities, fuels, and public services; \$597 for home furnishings and equipment; and \$100 for household operations. Multivariate analysis indicated that housing expenditures were greater when men had higher incomes, owned their units, lived alone, were younger, and resided in the urban West. This study provides useful data to housing and consumer educators by examining factors that help explain consumer expenditure behaviors of a specific group of never-married males in the housing marketplace, the one-person consumer unit.

Introduction

Since 1970 the percentage of unmarried persons has increased as a result of several factors: Postponement of marriage by baby boomers, increases in divorce and widowhood, and increases in the percentage of individuals who choose not to marry (4,5). In addition, increases in new household formations can be

attributed, in part, to the increasing percentage of young adults who never marry (9).

The percentage of men who have never married continues to rise (table 1). Between 1970 and 1989 percentages of never-married men increased the most among the younger cohorts. For older cohorts (age 45 and older), percentages of never-married men rose from 1980 levels but did not reach 1970 levels by 1989.

Factors that influence housing expenditure decisions for individuals in other marital status categories and types of consumer units may not be predictors for never-married men. In similar studies by other authors, relationships between socioeconomic and demographic characteristics and housing expenditures or housing tenure have been analyzed. These characteristics

included race, income, family size, age of the head of the household, marital status, region, social class, and gender (1,2,3,6,8). Do some of these characteristics impact housing expenditures for never-married men? How significant are housing tenure and housing type? Are race, income, education, employment status, and urban-rural residence determinants of housing expenditures for never-married men who are one-person consumer units? What is the effect of living arrangements on housing expenditures?

This article focuses on a specific subgroup of never-married men — **one-person consumer units** — and determines housing expenditure patterns by delineating socioeconomic and demographic characteristics and living arrangement variables that impact housing expenditures for this subgroup. Because never-married men represent an increasing segment of the population and because their consumer life cycle¹ experiences are different from those

¹The consumer life-cycle stage, a concept proposed by Ronald W. Stampfl, includes childhood, adolescence, singlehood, and family status stages. For each stage consumers are characterized, typical products and services purchased are identified, and marketplace concepts and knowledge needed are listed. Marketplace skills needed and typical marketplace problems encountered are identified. Finally, levels of resources are characterized (7).

Table 1. Percent of never-married men within age categories, selected years

Age	1989	1980	1970	1960
20 - 24	77.4	68.8	54.7	53.1
25 - 29	45.9	33.1	19.1	20.8
30 - 34	25.8	15.9	9.4	11.9
35 - 39	15.2	7.8	7.2	8.8
40 - 44	8.3	7.1	6.3	7.3
45 - 54	6.7	6.1	7.5	7.4
55 - 64	5.6	5.3	7.8	8.0
65+	4.7	4.9	7.5	7.7

Source: U.S. Department of Commerce, Bureau of the Census, *Marital Status and Living Arrangements: March 1989*, Current Population Reports, Series P-20, No. 445.

who are or have been married, a focus on this group is needed to explain factors that influence their consumption behavior.

Methodology

Source of Data

Data for this study are from the interview component of the 1987 Consumer Expenditure Survey (CEX) (10). The CEX, administered by the Bureau of Labor Statistics, is an ongoing survey that collects detailed information on income, expenditures, and demographic characteristics. A national sample of consumer units² is interviewed once each quarter for five consecutive quarters. After the final interview, the consumer unit is dropped from the Survey and replaced by another. Since about one-fifth of the consumer units are replaced each quarter, a rotating sample is achieved. Data from the first interview are used for classification purposes only. Expenditure data collected each quarter are considered independently; therefore, participation by consumer units in all five quarters is not required. In 1987 expenditure data from about 20,000 quarterly interviews were annualized.

Procedures and Variables

CEX respondents indicate the composition of their consumer unit: husband/wife, single parent, "other family," or one-person; and marital status. Consequently, one-person consumer units are classified as married, widowed, divorced, separated, or never-married. Also, one-person consumer units specify if they live alone or share a dwelling with other consumer units. To meet the definition of a one-person consumer unit,

²Consumer units are composed of (1) all members of a particular household who are related by blood, marriage, adoption, or other legal arrangements; (2) a person living alone or sharing a household with others, or living as a roomer in a private home or lodging house, or in permanent living quarters in a hotel, but who is financially independent; or (3) two persons or more living together who pool their income to make joint expenditure decisions.

respondents who share a dwelling with other consumer units must remain independent of others by using their own money to pay for at least two of the following: housing, food, and other living expenses.

By consumer unit composition (table 2, p. 20), 57 percent of males in one-person consumer units were never married, compared to 21 percent who were divorced and 14 percent who were widowed. Few of the males in one-person consumer units were separated (5 percent) or married (3 percent). Of all consumer units with a never-married respondent, males living alone were the predominate group (42 percent) (see figure).

This study focuses on 1,218 *never-married men who lived alone or shared a dwelling with other consumer units* — that is, *were one-person consumer units*. Because individuals who were not White or Black represented only 3 percent of the population of all consumer units, they were excluded

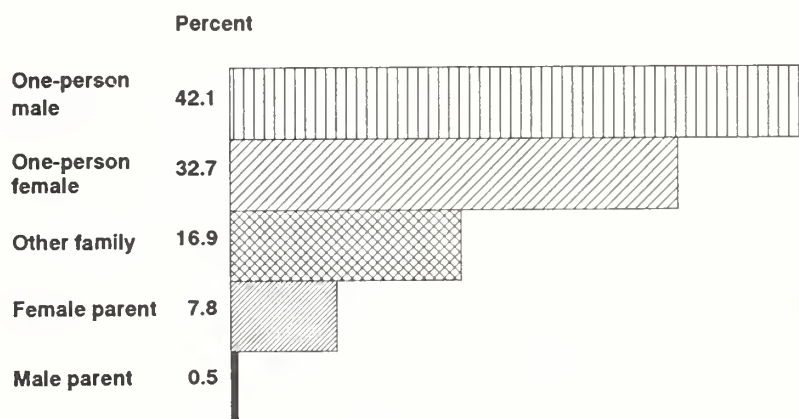
from the study. Also excluded were persons living in dormitories because their housing expenditures were atypical. Descriptive data, including expenditure means, were weighted to reflect the U.S. population of never-married men.

Descriptive Profile

Compared with all consumer units, larger percentages of never-married men who were one-person consumer units had incomes less than \$25,000, were younger than 35 years old, or had some college education (table 3, p. 21). More lived in urban areas of the Midwest and West. Larger percentages of these men were renters, shared a dwelling with other consumer units, or lived in multiunit³ structures.

³Multiunit dwellings included row or town houses, 2-, 3-, and 4-plex units, garden units, high rises, and apartments or flats located in the basement or attic, on the second floor, or over the garage of one of the previously mentioned units.

Never-married consumer units



Weighted number of never-married consumer units = 13.7 million.

Source: U.S. Department of Labor, Bureau of Labor Statistics, 1987 Consumer Expenditure Survey.

Table 2. Consumer unit composition by marital status, 1987

Consumer units ¹	Marital status				
	Married	Widowed	Divorced	Separated	Never married
Number of consumer units (weighted, in thousands)	45,303	10,093	9,258	2,757	13,659
			Percent		
Total	55.9	12.4	11.4	3.4	16.9
Husband/wife	100.0	N.A.	N.A.	N.A.	N.A.
Male parent with child <18	10.1	11.5	55.0	10.6	12.8
Female parent with child <18	3.6	6.5	45.9	21.3	22.7
One-person:					
Males	3.2	13.6	21.3	5.1	56.8
Females	2.1	44.6	16.5	3.9	32.9
Other families	6.4	28.0	29.5	8.1	28.0

¹To determine consumer unit composition and reference person, names of all persons in a dwelling are listed, the owner(s) or renter(s) are identified, and the relationship of each person to the reference person is determined.

N.A. = Not applicable.

One-half of never-married men who were one-person consumer units reported incomes⁴ of less than \$15,000, compared with 19 percent with incomes of \$30,000 and more. A majority of these men were young (72 percent were less than 35 years old), had college degrees or college experience (70 percent), and were White (92 percent). One-half were either professionals or managers or were employed in technical fields, sales, administrative support, or the Armed Forces. They were almost evenly distributed in urban areas of the Midwest, South, and West. Fewer lived in the urban Northeast and in rural areas. A majority of these never-married men were renters, lived alone, and lived in multiunit dwellings.

⁴Income refers to the total money earnings before taxes and selected money receipts during the 12 months prior to the interview date. It includes wages and salaries; self-employment income; Social Security; private and government retirement; interest, dividends, rental income, and other property income; unemployment and workers' compensation and Veterans benefits; public contributions for support, other income; Federal income taxes; State and local income taxes; and other taxes.

Results

Never-married men's mean annual housing expenditure was \$5,153, or 31 percent of total mean expenditures (table 4, pp. 22 and 23). As expected, shelter accounted for the majority (69 percent) of men's housing expenditures. Utilities, fuels, and public services accounted for 17 percent of housing expenditures; home furnishings and equipment, for 12 percent; and household operations, for 2 percent.

Living Arrangements

Tenure. As well as having a higher overall mean housing expenditure (\$8,419), owners in this sample also had higher expenses in all housing categories. Renters, however, spent a higher percentage of their housing dollars on shelter than did owners (74 percent for renters vs. 63 percent for owners). Also, owners and renters spent the same percentage of the housing budget on utilities, fuels, and public services (17 percent). These shares for shelter and utilities likely reflect two factors: (1) for CEX respondents, mortgage principal is not included in shelter expenditures, and (2) for some renters, shelter includes utilities, fuels, and public service expenditures.

Structure. On average, never-married men who lived in detached units⁵ had higher housing costs than those who lived in multiunits or mobile homes. Detached-unit dwellers also spent a greater percentage of total expenditures on housing (35 percent) than those living in other housing structures. Living alone or sharing their living quarters did not appear to affect men's choice of housing structure type.

Living Alone Versus Sharing Space. Six of ten never-married men lived alone, had higher average housing costs, and spent a greater percentage of their total expenditures on housing (34 percent) than those who shared space with someone (26 percent). For all never-married men, sharing a dwelling cost about \$2,100 less in 1987 than living alone (table 5, p. 24). Exceptions to this trend were men with some high school education, who worked in service occupations

⁵Detached dwellings included structures with only one primary residence. The residence could include rental units in the basement or attic.

Table 3. Selected characteristics and living arrangements of never-married men, 1987

Variable	All consumer units ¹	Men ²	Variable	All consumer units ¹	Men ²
Income:			Occupation:		
<\$5,000	9.2	16.5	Manager, professional	21.3	29.6
\$5,000 - \$9,999	15.4	17.5	Technical, sales, administrative support, Armed Forces	17.7	19.6
\$10,000 - \$14,999	12.8	16.5	Service	6.8	9.8
\$15,000 - \$19,999	10.3	12.1	Farm, forestry, fishing	1.2	1.8
\$20,000 - \$24,999	9.6	10.5	Production, craft, repair	7.2	7.8
\$25,000 - \$29,999	8.0	7.5	Operators, fabricators, laborers	12.4	15.0
\$30,000 - \$34,999	7.2	6.8	Self-employed	5.9	6.0
\$35,000+	27.5	12.6	Not working	10.0	6.3
Housing tenure:			Retired	17.5	4.1
Own	61.7	22.3	Urban-rural residence:		
Rent	38.3	77.7	Urban:		
Housing structure type:			Northeast	18.0	17.1
Detached	62.3	30.3	Midwest	20.6	25.2
Multunit	30.4	63.3	South	27.3	25.3
Mobile home/trailer	6.2	6.4	West	19.6	22.1
Dormitories	1.1	N.A.	Rural	14.5	10.3
Number of consumer units in dwelling:			Race:		
One	93.3	60.9	White	87.0	92.1
Two or more	6.7	39.1	Black	10.3	7.9
Education:			Native American, Aleut, Eskimo	1.8	N.A.
No schooling	12.4	4.0	Asian, Pacific Islander .....	.9	N.A.
Some high school	13.7	4.8			
High school	30.9	21.5			
Some college	22.2	35.1			
College	10.8	20.6			
Graduate school	10.0	14.0			
Age:					
<25	8.5	29.1			
25 - 34	23.3	42.5			
35 - 44	19.8	15.0			
45 - 54	13.4	6.3			
55 - 64	13.4	3.9			
65+	21.6	3.2			

¹Number of consumer units was 19,596 (unweighted) and 81.1 million (weighted).

²Number of consumer units for never-married men who were one-person consumer units was 1,218 (unweighted) and 5.0 million (weighted).

N.A. = Not applicable.

Table 4. Mean annual housing expenditures for never-married men¹ by living arrangements and selected characteristics, 1987

Variable	Total housing	Percent of total mean expenditures	Housing expenditure category			
			Shelter ²	Utilities, fuels, and public services ³	Household operations ⁴	Home furnishings and equipment ⁵
All never-married men	\$5,153	31.1	\$3,589	\$ 867	\$ 100	\$ 597
Living arrangements:						
Housing tenure:						
Own	8,419	38.5	\$5,288	\$1,403	\$ 329	\$1,399
Rent	4,215	28.0	3,101	713	35	366
Housing structure:						
Detached	6,345	34.7	4,154	1,106	207	878
Multiunit	4,788	30.0	3,506	748	57	477
Mobile home/trailer	3,140	22.2	1,748	918	27	447
Number of consumer units in dwelling:						
One	5,991	34.1	4,169	966	116	740
Two or more:	3,850	25.6	2,686	713	76	375
Selected characteristics:						
Income:						
<\$5,000	3,018	32.7	2,245	574	30	169
\$5,000 - \$9,999	3,118	28.3	2,075	658	62	323
\$10,000 - \$14,999	4,116	30.1	2,818	788	34	476
\$15,000 - \$19,999	4,497	30.1	3,184	789	71	453
\$20,000 - \$24,999	5,050	27.6	3,390	965	72	623
\$25,000 - \$29,999	6,087	27.1	4,264	1,269	60	494
\$30,000 - \$34,999	7,105	29.1	5,053	1,073	54	925
\$35,000+	11,239	37.4	7,821	1,289	432	1,697
Education:						
No schooling and elementary	2,823	35.8	2,123	637	23	40
Some high school	3,898	34.5	2,643	843	38	374
High school	3,821	28.0	2,518	772	54	477
Some college	4,811	28.8	3,426	840	111	434
College	6,043	29.9	4,354	887	83	719
Graduate school	7,846	39.7	5,260	1,127	212	1,247
Age:						
<25	3,535	25.4	2,467	702	36	330
25 - 34	5,994	32.0	4,184	917	88	805
35 - 44	5,867	32.4	4,154	978	73	662
45 - 54	7,623	38.6	5,567	926	427	703
55 - 64	3,255	36.0	1,797	1,023	239	196
65+	2,813	36.6	1,513	884	172	244
Occupation:						
Manager, professional	7,019	33.2	4,868	996	145	1,010
Technical, sales, administrative support, Armed Forces	5,399	29.7	3,835	873	80	611
Service	4,062	27.0	2,982	720	148	212
Farm, forestry, fishing	3,082	31.9	2,173	645	19	245
Production, craft, repair	4,240	30.1	3,048	769	27	396
Operators, fabricators, laborers	3,947	28.7	2,795	742	25	385
Self-employed	4,336	27.7	2,792	1,093	164	287
Not working	4,088	37.7	2,820	627	74	567
Retired	3,020	39.7	1,524	1,050	163	283

See footnotes at end of table.

continued

Table 4 — continued

Variable	Total housing	Percent of total mean expenditures	Housing expenditure category				
			Shelter ²	Utilities, fuels, and public services ³	Household operations ⁴	Home furnishings and equipment ⁵	
Urban-rural residence:							
Urban:							
Northeast	\$5,444	31.6	\$4,199	\$ 785	\$ 56	\$404	
Midwest	4,130	29.5	2,827	813	63	427	
South	5,357	29.9	3,497	1,027	122	711	
West	6,840	34.2	4,963	833	189	855	
Rural	3,065	27.7	1,722	818	24	501	
Race:							
White	5,278	30.9	3,674	876	104	624	
Black	3,703	34.7	2,596	759	63	285	

¹Never-married men were one-person consumer units.

²Shelter includes interest on mortgages, property taxes and insurance, rent, management fees, and maintenance fees for owned, rented, and other units. For some renters, shelter includes utilities.

³Utilities, fuel, and public service expenditures are for natural gas, electricity, other fuels, telephone, trash and garbage collection, water and sewerage, septic tank cleaning, and other public services.

⁴Household operation expenditures are allocated to domestic services, baby-sitting and day care, home care of the infirmed or elderly, gardening, laundry (nonclothing inside and outside the home), moving, repairs, and rentals.

⁵Home furnishings and equipment expenses are related to household textiles, furniture, floor coverings, major and small appliances, housewares, and miscellaneous equipment.

or were not working, or who were Black. Never-married men who shared a dwelling and reported the greatest economic benefits from that arrangement had incomes of \$35,000 or greater, had attended graduate school, were between 45 and 54 years old, were managers or professionals, lived in the urban West, or were White.

Men who were 55 years old or older did not share living space with other consumer units. Otherwise, sharing living space reduced housing expenditures for each age group. In urban areas of all regions and rural areas, never-married men who shared space in the housing unit reported lower housing expenditures, compared with men who lived alone.

Sharing a dwelling with other consumer units was economically advantageous for White men, whose housing expenditures were 61 percent of that spent by White men who lived alone. For Blacks who shared living space, a similar economic advantage was not evident; housing

expenditures were 18 percent higher for Black men who shared a dwelling with other consumer units than for Black men who lived alone. This perhaps is a reflection of the fact that a very low percentage of Black never-married men shared dwellings with other consumer units (16 percent).

Socioeconomic and Demographic Characteristics

Housing expenditures for never-married men increased as before-tax income increased. In 1987 never-married men with income under \$35,000 allocated between 27 percent and 33 percent of total expenditures for housing. Those with income of \$35,000 or more spent 37 percent of total expenditures on housing. Although 78 percent of never-married men rented their housing, over half (54 percent) of those with income over \$35,000 were homeowners. Of all never-married men who were homeowners, 30 percent had income exceeding \$35,000. In contrast,

approximately 68 percent of never-married men who were renters had income less than \$20,000.

Typically, education has been viewed as a means of increasing money income and the ability to purchase goods and services. For this group, as educational levels increased, average housing expenditures increased. Men on both ends of the educational continuum spent a larger percentage of total expenditures on housing (36 percent — low and 40 percent — high) than men in other educational categories.

Average housing expenditures varied from \$2,813 for never-married men age 65 or older to \$7,623 for men in the 45 to 54 age group. Average household operation expenditures were less than \$90 for men under 45 years old, but as high as \$427 for men at least 45 years old.

Even though retired never-married men spent a low amount (\$3,020) on housing, this amount represented 40 percent of their total expenditures.

Table 5. Mean annual housing expenditures for never-married men¹ who lived alone or shared a dwelling by selected characteristics: 1987

Variable	Never-married men	
	Living alone	Sharing
Number of consumer units (weighted, in thousands)	3,060	1,961
All never-married men	\$5,991	\$3,850
Income:		
<\$5,000	3,640	2,437
\$5,000 - \$9,999	3,511	2,576
\$10,000 - \$14,999	4,603	3,430
\$15,000 - \$19,999	4,901	3,925
\$20,000 - \$24,999	5,458	4,066
\$25,000 - \$29,999	6,574	5,370
\$30,000 - \$34,999	7,259	6,845
\$35,000 +	12,145	7,918
Education:		
No schooling and elementary	2,866	—
Some high school	3,722	4,384
High school	4,116	3,376
Some college	6,178	3,614
College	6,748	4,523
Graduate school	8,855	4,944
Age:		
<25	5,020	3,011
25 - 34	6,510	5,028
35 - 44	6,187	3,944
45 - 54	7,932	4,589
55 - 64	3,255	—
65+	2,813	—
Occupation:		
Manager, professional	8,303	4,605
Technical, sale, administrative support, Armed Forces	7,173	3,316
Service	3,820	4,219
Farm, forestry, fishing	—	2,821
Production, craft, repair	4,609	3,670
Operators, fabricators, laborers	4,663	2,961
Self-employed	4,323	4,377
Not working	3,818	4,775
Retired	3,019	—
Urban-rural residence:		
Urban:		
Northeast	6,424	3,629
Midwest	4,467	3,722
South	5,788	4,632
West	8,615	4,078
Rural	3,622	2,010
Race:		
White	6,293	3,840
Black	3,624	4,267

¹Never-married men were one-person consumer units.

— Insufficient number of cases.

Men who were not working also spent a large share of their income on housing (38 percent). On the other hand, managers and professionals reported the highest average housing expenditure, \$7,019, using 33 percent of total expenditures for housing.

Men in the urban West had the highest average housing expenditure and spent the highest percentage of total expenditures for housing (34 percent). Men in rural areas had the lowest average housing expenditure and spent the lowest percentage of total expenditures for housing (28 percent).

Even though White never-married men used less of their total expenditures (31 percent) for housing than did their Black counterparts (35 percent), Whites and Blacks spent similar percentages of average housing dollars for shelter (70 percent) and household operations (2 percent). On average, Blacks spent a slightly higher share of their housing dollars for utilities, fuels, and public services than Whites (20 percent and 16 percent, respectively). Whites, however, used a larger percentage of their housing dollars on home furnishings and equipment than Blacks (12 percent and 8 percent, respectively).

Multivariate Analysis

To determine what characteristics were important in predicting housing expenditures, ordinary least square regressions were used. A regression for all consumer units was used to determine if housing expenditures for never-married men were different from those of other consumer units (table 6). Results indicated that when other variables were held constant, all selected variables, including marital status and gender, were predictors of housing expenditures. Male reference persons spent more than females and never-marrieds spent less than married consumer units.

Table 6. Regression coefficients of housing expenditures for all consumer units and men

Variable	All consumer units	Never-married: One-person consumer units ¹	Variable	All consumer units	Never-married: One-person consumer units ¹
<u>Standardized betas</u>					
Income before taxes	.44*	.44*	Urban and rural residence (urban West omitted):		
Housing tenure (0 = own)	-.03*	-.19*	Urban:		
Housing structure type (detached omitted):			Northeast	-.02*	-.07*
Mobile home/trailer	-.05*	-.10*	Midwest	-.06*	-.11*
Multituit	-.01*	-.00	South	-.05*	-.08*
Number of consumer units			Rural	-.08*	-.09*
in dwelling (0 = one)	-.06*	-.14*	Race (White omitted):		
Education of reference person (college graduate omitted): ²			Black	-.02*	-.01
No schooling	-.01*	.02	Asian, Pacific Islander	.00	N.A.
Elementary	-.09*	-.00	Native American, Aleut, Eskimo	.00	N.A.
Some high school	-.09*	.01	Marital status of reference person (married omitted):		
High school	-.11*	-.03	Widowed	-.00	N.A.
Some college	-.06*	-.01	Divorced	-.02*	N.A.
Graduate school	.02*	.12*	Separated	-.00	N.A.
Age ³ of reference person	-.11*	-.13*	Never married	-.08*	N.A.
Occupation of reference person (manager/professional omitted):			Gender (0 = male)	.01*	N.A.
Technical, sales, administrative support,			Adjusted R ²	.35	.39
Armed Forces	-.00	.00			
Service	-.01	-.03			
Farm, forestry, fishing	-.00	-.01			
Production, craft, repair	-.01*	-.04			
Operators, fabricators, laborers	-.02*	-.04*			
Self-employed	.03*	-.05*			
Not working	.00	.02			
Retired	.00	.04			

* p ≤ .05.

¹N = 19,596 for all consumer units and 1,218 for never married men, one-person consumer units.


²Those living in dormitories were excluded.

³The omitted group is a reference group; therefore, the coefficients represent deviations from the omitted group.

⁴Because the relationship between respondent's age and housing expenditures might have been curvilinear, age square was computed. For all consumer units, the standardized beta was -.11 (p ≤ .01). The adjusted R square for this equation was .35. For the men, the standardized beta for age square was -.12 (p ≤ .01) and the adjusted R square was .38. N.A. = Not applicable.

The second regression determined significant predictors of never-married men's housing expenditures. Regression analysis revealed that housing expenditures for never-married men increased as before-tax income increased. Expenditures were lower for renters, men who lived in mobile homes/trailers, and men who shared dwellings with other consumer units. Men who attended graduate school spent more on housing than college graduates. Housing expenditures decreased as age increased. Operators, fabricators, laborers, and self-employed men spent less than managers or professionals. Also, expenditures were lower for men living in urban areas of the Northeast, Midwest, South, and rural areas than for men living in the urban West. Race was not a significant predictor for this group.

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Developments in Apparel, Textiles, and Fibers Affecting the Consumer

By Joan C. Courtless
Family Economist
Family Economics Research Group

Consumer expenditures for textiles and apparel are affected by prices and competing demands from other items in the family budget. In 1990 apparel prices increased by 5.0 percent. Annual spending for clothing and shoes was \$26 higher, per person, than in 1989. All of this increase can be attributed to higher prices. The textile and apparel share of the total U.S. merchandise trade deficit is increasing, from almost 25 percent in 1989 to an estimated 28 percent in 1990. U.S. per capita fiber consumption, including net U.S. trade figures, has increased from 57.7 pounds in 1979 to 67.9 pounds in 1989. Apparel was the end-use for 63 percent of cotton, 66 percent of wool, and 27 percent of manufactured fiber in 1989. Other information, including ARS research related to bleaching wool and new developments and applications by fiber manufacturers, provides professionals in clothing and textiles with an overall perspective on trends in fibers, fabrics, and apparel.

Clothing Expenditures and Prices

In 1990 prices for apparel commodities, as measured by the Consumer Price Index (CPI), rose 5.0 percent over 1989 (table 1). This annual increase was less than the 6.1-percent increase for the overall CPI during the same period. Generally, prices for infants' and toddlers' (8.9 percent) and women's and girls' clothing (6.1 percent) increased more than for men's and boys' clothing (2.9 percent) and footwear (3.2 percent). Within the

CPI clothing and footwear categories, women's suits increased the most—by almost 12 percent.

Annual spending for clothing and shoes in 1990 is estimated at \$850 per person (table 2, p. 28). This amount exceeds 1989 spending by \$26 per person, entirely attributable

to higher prices. When the effect of inflation is removed (indicated by constant dollars in table 2), per capita expenditures for clothing and shoes declined for the first time since 1974. In current dollars, retail sales of apparel in general merchandise and apparel specialty stores were up 5.8 percent for the first 7 months of 1990. When the effect of inflation is removed, the increase in apparel sales was much smaller, 2.6 percent (2).

Supplies, Prices, and Consumption of Fibers

Since 1979 fiber consumption in the United States has increased, on a per capita basis, from 57.7 pounds to 67.9 pounds in 1989. These figures include the raw fiber equivalent of net U.S. trade in textile products (7).

Table 1. Percent change in prices of apparel commodities, December 1989 to December 1990¹

Group and item	Percent change
All items	6.1
Apparel commodities	5.0
Men's and boys'	2.9
Men's	3.2
Suits, sports coats, coats, and jackets	2.8
Furnishings and special clothing	2.0
Shirts	4.1
Dungarees, jeans, and trousers	4.5
Boys'	1.4
Women's and girls'	6.1
Women's	6.6
Coats and jackets	7.6
Dresses	7.0
Separates and sportswear	6.1
Underwear, nightwear, hosiery, and accessories	4.3
Suits	11.8
Girls'	3.5
Infants' and toddlers'	8.9
Other apparel commodities	6.5
Sewing materials, notions, and luggage	6.8
Watches and jewelry	6.5
Footwear	3.2
Men's	3.0
Boys' and girls'	3.7
Women's	3.2

¹Consumer Price Index for All Urban Consumers (CPI-U).

Source: *CPI Detailed Report*, December 1990, U.S. Department of Labor, Bureau of Labor Statistics.

The 1990 mill consumption of total fibers is estimated at 52.6 pounds per capita. This includes 16.6 pounds of cotton, 0.5 pound of wool, and 35.5 pounds of manufactured fibers. Per capita mill consumption in 1989 was 53.8 pounds, including 16.3 pounds of cotton, 0.5 pound of wool, and 37.0 pounds of manufactured fibers (12).

Cotton. Worldwide, cotton is the most widely used textile fiber, accounting for about 67 percent of all fibers (4). The 1990 U.S. cotton crop is estimated at 15.6 million bales, up from 12.2 million in 1989. U.S. cotton exports are estimated at 8 million bales for 1990/91, an increase from 7 million bales in 1989/90, reflecting tight foreign stocks and competitive U.S. cotton prices. The United States is expected to have a 33-percent share of the world's cotton trade, compared with 32 percent in 1989/90. Countries that are expected to import substantial shares of U.S. cotton in 1990/91 include China (75 percent), Korea (63 percent), and Japan (50 percent) (12).

In 1989, 63 percent of cotton consumption was used for apparel. An additional 26 percent was used for home textiles (see figure) (8).

Wool. In 1990 U.S. farm prices for wool averaged 38 percent below 1989 levels, reflecting the sluggish demand for wool worldwide. Mill consumption of apparel wool for 1990 was 1 percent above the 1989 level. Imports of raw wool during 1990 were 33 percent below a year earlier (12). In the United States, most wool (66 percent in 1989) is used for apparel (8).

Manufactured Fibers. Shipments of manufactured fibers by U.S. producers during the first 8 months of 1990 were 5 percent below shipments a year earlier (8). Since 1983 shipments have trended upward, increasing 11 percent over the 1983-1989 period (6).

Only 27 percent of manufactured fiber was made into apparel in 1989. Of the fibers used in floor coverings, however, 99 percent were manufactured (8).

Trade in Textiles and Apparel

The textile and apparel trade deficit for 1989 comprised nearly one-fourth of the total U.S. trade deficit, the highest annual level in history (1). However, for the first 6 months of 1990, textiles and apparel represented 28 percent of the total U.S. merchandise trade deficit (2). In 1990 the 35th consecutive annual trade deficit in textiles and apparel was recorded. In 1989 this deficit reached \$23.4 billion, 14 percent higher than in 1988 (14). The combined textile and apparel trade deficit for 1990 is expected to exceed this amount; for the first 6 months of 1990 it was 3 percent higher than during the same period in 1989. Although the trade deficit for *textiles* for the January-June 1990 period was down 34 percent from the same period in 1989, the trade deficit for *apparel* was 8 percent higher (2).

The value of textile *exports*, \$2.5 billion for the first 6 months of 1990, was 30 percent higher than during the same period in 1989;

Table 2. Annual expenditures on clothing and shoes,¹ 1982-90

Year	Per capita expenditures ²		Percent of personal consumption expenditures		Aggregate expenditures	
	Constant dollars (1982)	Current dollars	Constant dollars (1982)	Current dollars	Billions of constant dollars (1982)	Billions of current dollars
1982	536	536	6.1	6.1	124.4	124.4
1983	566	577	6.2	6.0	132.6	135.1
1984	601	620	6.3	6.0	142.2	146.7
1985	617	655	6.3	5.9	147.2	156.4
1986	653	692	6.4	6.0	157.4	166.8
1987	660	733	6.4	5.9	160.7	178.4
1988	671	778	6.3	5.9	165.0	191.1
1989	696	824	6.5	5.9	172.7	204.6
1990	688	850	6.4	5.8	172.7	213.3

¹Includes yard goods, but excludes services such as cleaning and repairing clothing and shoes.

²Calculated by dividing aggregate expenditures for each year by population figures for July of each year.

Sources: Calculated from U.S. Department of Commerce, Bureau of the Census, 1990, Population estimates and projections, *Current Population Reports*, Series P-25, and personal communication; and U.S. Department of Commerce, Bureau of Economic Analysis, 1990, *Survey of Current Business* 70(12):7 (tables 2.2 and 2.3), and personal communication.

the value of apparel exports, at \$1.2 billion for the January-June period, was up 17 percent from the same period in 1989 (2).

Volume of textiles and apparel imports, measured in square meters equivalent (SME), was up 2 percent for the first 8 months of 1990, compared with the same period in 1989. Cotton goods were up 5 percent; wool yardage decreased by 8 percent; manufactured fiber volume was up by 1 percent; and vegetable fibers, except cotton and silk blend textiles and apparel, decreased by 23 percent (14).

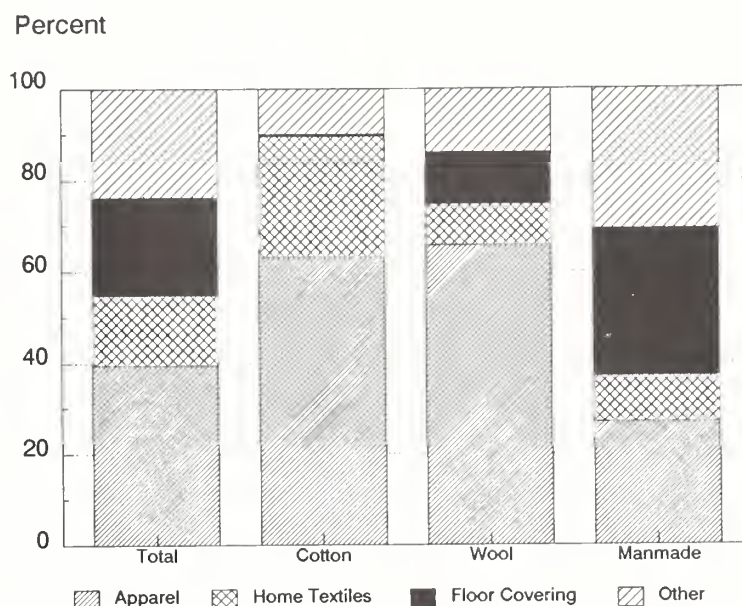
Textile Trading Partners.

Volume of textile and apparel imports from Japan and Taiwan was down 17 percent and 11 percent, respectively, for the first 8 months of 1990, compared with the same period in 1989. China was the most important source of textile and apparel imports with 14 percent (2) or 1.2 billion SME through August 1990 (14).

During the first 6 months of 1990, dollar value of U.S. textiles and apparel exports to Canada rose over 90 percent, compared with the same period in 1989. This increase accounts for almost 45 percent of the increase in the value of exports to all destinations (2).

The U.S. International Trade Commission determined that the U.S. sweater industry has been materially injured by dumped imports of manufactured fiber sweaters from Taiwan, Korea, and Hong Kong. Imports are said to be dumped if sales have been made below the cost of production. Therefore, all imports of manufactured fiber sweaters from these countries are subject to dumping duties, payable in cash. Taiwan, with an annual quota that approximates annual U.S. production, was found to have a dumping margin of 22 percent, and a major impact on the U.S. sweater market can be expected. Under the dumping orders established by the U.S. Department of Commerce, importers must identify not only the shipper

U.S. End Use by Fiber, 1989



of the goods, but also the manufacturer. This should help prevent the transfer of quotas among producers with high dumping margins to those with low rates (3).

In October 1990, President Bush vetoed a bill that would have imposed quotas on imports of textiles, clothing, and shoes from all Nations except Canada and Israel, the two countries that have free-trade agreements with the United States. Proponents of the legislation in Congress argued that without import restrictions, the future of the U.S. textile and apparel industry is threatened. Opponents predicted the bill would increase consumer costs and violate U.S. international trading obligations. U.S. negotiators are participating in the Uruguay Round of talks that seek to expand and strengthen the General Agreement on Tariffs and Trade (GATT). Third World countries that participate in GATT have insisted on an end to textile quotas in return for (1) ending

piracy of patented pharmaceuticals, software, and other products; (2) fewer barriers to foreign investment; and (3) free trade for banking, insurance, and engineering service industries. Nations that participate in GATT are being asked to reduce subsidies to farmers, to lower barriers to agricultural imports, and to reduce export subsidies. These reductions would be made over a 10-year period.

Developments in Fibers and Fabrics

Federal Government. Agricultural Research Service (ARS) scientists in Philadelphia have developed a new treatment that, in a single bath, combines the bleaching of urine-stained wool and the whitening of black pigmented hair (11). The procedure currently used by the textile industry requires that wool containing black fibers be placed in an iron-salt bath where the iron chemically attaches to pigmented fibers. Then

the wool is rinsed of unattached iron and bleached to eliminate pigments. A second bleaching with another chemical increases whiteness.

The new ARS treatment should make American wool more attractive to textile manufacturers than it has been in the past. The new treatment uses less costly chemicals and saves energy and time by dual bleaching in a single bath. Adding thiourea causes a chemical reaction that decomposes the hydrogen peroxide and removes leftover iron. The need for rinsing is eliminated, and thiourea is converted into a second bleach in the same bath.

Tests indicate that fiber strength is not affected. The whiteness achieved exceeds that obtained through current methods by 29 percent, as measured under the "Whiteness Index" used by the textile industry in judging wool.

In some countries, sheep are bred and raised specifically for their wool; black-pigmented hair is less likely to occur than in American sheep, which are raised primarily for meat.

Private Industry.¹ Microdenier polyester, called Fortrel MicroSpun by Fiber Industries and Mattique by E.I. Du Pont de Nemours & Co., is lightweight but exceptionally strong. Touted as renewing the polyester business, fabrics of MicroSpun or Mattique are used in casual sportswear, outerwear, and activewear (9).

Pil-Trol is the certification mark given by Monsanto to garments made from its S-63 low-pill acrylic. Commercial and school uniforms, plus career apparel, are being targeted (9).

The apparel market for polypropylene is expected to increase markedly. Because it is solution-dyed and not affected by sunlight, polypropylene will be seen in activewear and swimwear (9).

Du Pont's CoolMax has been used for a new line of women's activewear and underwear called BreathableS. Because moisture trapped in the crotch area of exercise wear can be wicked away by the properties of CoolMax, BreathableS is promoted as a health aid for women with the approval of several gynecologists (10).

Other fibers used in intimate apparel include TherMax for ski bras; CoolMax for jogging bras; Suppelle, a nylon/Lycra blend, for foundations; Supplex for tights and lace trim in underwear, sleepwear, and activewear; Jenteel—satin-like, anti-static nylon for knitted products that look like wovens; Hydrofil, blended with spandex for sport bras and panties, and blended with polypropylene for stretchable thermal underwear. Lycra now comprises about 60 percent of the total fiber content in hosiery and 15 percent of that in panties (9).

Federal Rules and Regulations Related to Textiles and Apparel

The U.S. Customs Service, Department of the Treasury, has changed its position and practices relating to determining the country of origin of imported textiles and textile products. Customs first published a notice of this intent in 1985. The lengthy intervening period reflects the significance of these changes and allowed time for the importing public and domestic industry, Congress, and Federal agencies interested in matters related to textiles to comment. Since June 29, 1990, origin determinations for duty and marking purposes have been identical to those made for quota, visa, and export license purposes: If an article consists of materials produced or derived from, or processed in more than one country, territory, or insular possession, the article shall be a product of that one where it last underwent a substantial transformation. Such a

transformation will have occurred if the textile or textile product has been transformed by means of a substantial manufacturing or processing operation into a new and different article of commerce (15).

Procedures for participation in the Special Access Program (for Caribbean Basin countries) and the Special Regime Program (for Mexico) were amended by the Office of Textiles and Apparel, U.S. Department of Commerce. These special programs guarantee access to the U.S. market for textile products assembled in the Caribbean or Mexico from fabric formed and cut in the United States. Effective January 1, 1990, a new entry procedure designed to ease the administrative burden on importers was established. Each importer will have the quantity of U.S. formed and cut fabric credited to his or her account; quantities of textile products imported into the United States will be debited against his or her account. If there is a credit balance, the shipment may be released. The U.S. Customs Service will maintain the balance for each account and conduct a series of Post Entry Compliance Reviews on a quarterly basis. For these Compliance Reviews, importers must provide Customs officials with specific documented proof that all goods entered under the Programs were made from U.S. cut and formed fabric (13).


The Federal Trade Commission (FTC) rescinded the trade regulations rule concerning the misuse of "automatic" or similar terms when describing household electric sewing machines (5). Because of changes in technology and marketing, the rule no longer was in the public interest. When the Sewing Machine Rule was promulgated in 1965, many electric sewing machines designed for household use required that the sewer physically replace cams in the machine to enable the machine to make different types of stitches. Many machines required

¹Use of commercial or trade names in this article does not imply approval or constitute endorsement by USDA.

that the sewer perform other manual tasks, such as making tension adjustments, as the machine was used. Therefore, at that time, the Commission concluded consumers had to possess a considerable amount of manual dexterity and sewing skill in order to use the machine; therefore, the use of the term "automatic," by giving consumers the wrong impression, was deceptive.

Recently, FTC staff examined sewing machines in the retail setting, spoke with sales persons, and discussed sewing with an assistant professor of home economics who has taught all levels of sewing and clothing construction. The Commission concluded that over the last 20 to 25 years sewing machine operation has become simplified to the extent that merely pushing a button or turning a knob will allow most machines to sew a variety of stitches. Thus, sewing machines have become more automatic, and the reasons supporting the trade regulation rule no longer exist.

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Remarriage Among Women in the United States: 1985

Almost half of the 2.4 million marriages in the United States in 1987 were remarriages for at least one of the partners. As remarriages become more frequent, it is important to study their effect on families and society as a whole. This study focuses on remarriage after the first marriage has ended in divorce or widowhood. Data are from the June 1985 marriage and fertility history supplement to the Current Population Survey. This Survey, conducted by the Bureau of the Census and sponsored by the National Institute of Child Health and Human Development, provides the most recent comprehensive national information on marriage, divorce, widowhood, and remarriage in the United States. Detailed marriage history questions were asked only of women.

In 1985, 39 percent of ever-married women had had a first marriage end in divorce or widowhood. Of the 17 million women divorced after their first marriage, 65 percent had remarried by June of 1985. Of the 11 million women widowed after their first marriage, 23 percent had remarried by June of 1985.

The proportion of women remarrying after a first marriage that ended in divorce increased with age. Among women under age 25 *at the survey date*, 43 percent had remarried, compared with 80 percent of women age

75 years and older. The proportion of women remarrying after a first marriage that ended in widowhood, however, decreased with age. Among women who were under age 35 when surveyed, 42 percent had remarried, compared with only 15 percent of women 75 years and older.

The younger a woman was at the time her first marriage ended in divorce, the more likely she was to eventually remarry. Among women who were under age 25 *at the time of their divorce*, 81 percent had remarried by 1985, compared with 29 percent of women whose divorce occurred at age 45 or older.

A similar relationship exists between age at widowhood and likelihood of remarriage. Among women whose first marriage ended in widowhood, 54 percent of those who were widowed when younger than 45 had remarried by the survey date, compared with 21 percent of women widowed at ages 45 to 54, 8 percent at ages 55 to 64, and 2 percent of those widowed at age 65 or older.

The inverse relationship between age at end of first marriage and likelihood of remarriage is due, in part, to the direct relationship between age and the availability of potential spouses. In March 1985, there were 119 unmarried males for every 100 unmarried females between 25 and 34 years old. For those 45 to 64 years old, the ratio was 54 unmarried males per 100 unmarried females, and for the population age 65 and over, there were only 26 unmarried males for every 100 unmarried females.

Divorce and Remarriage

Other variables, in addition to age, appear to influence the likelihood of remarriage after a first marriage has ended in divorce. For all women who divorced after a first marriage, remarriage was more frequent among women who were White, those who had at least one child less than 18 years old at the time of the divorce, and those with lower educational attainment. The remarriage rate for White women was 66 percent, compared with 54 percent for Black and Hispanic women. The remarriage rate for women with no children under age 18 at the time of the divorce was 51 percent, compared with 68 percent for women with one or more children. Among women with varying levels of education, the remarriage rate ranged from 73 percent for women with less than 12 years of school completed to 55 percent for women with 16 or more years completed. The median age at divorce after first marriage for all women was 27.7 years. For women who completed 16 or more years of school, the median was 29.6 years. Women with more education tend to marry, divorce, and remarry later than women with fewer years of school completed. However, education appears to have little effect on likelihood of remarriage for those women who divorced at ages below 25. As age at divorce increases, the percentage remarried decreases across education categories.

There was little or no variation in length of time between divorce after first marriage and remarriage, by

age at divorce. Women who did remarry did so relatively soon after divorce. More than half of all remarriages occurred within 2 to 2 1/2 years after divorce. Among women who remarried after their first marriage ended in divorce, Black women had a longer median interval (38.3 months) between divorce and remarriage than White women (26.5 months). Women with no children under 18 years old at the time of divorce spent more time in the divorced state before remarrying than women with children (31.0 months and 26.7 months, respectively).

Widowhood and Remarriage

Remarriage after widowhood is much less frequent than remarriage after divorce. Reasons may be associated with emotional attachment

to the previous spouse and the ages at which widowhood and divorce occur — divorces are more common among young women and widowhood occurs most often to older women. In the June 1985 survey, women's median age at divorce was 27.7 years, whereas the median age at widowhood was 55.1 years.

Among all women whose first marriage ended in widowhood, about 45 percent of those with a child under age 18 at the time of widowhood had remarried, compared with only 12 percent of those who had no children under age 18. This difference is largely a function of the woman's age at the time of her husband's death.

White women are more likely to remarry than Black women, regardless of age at widowhood. White

women usually become widowed at an older age than Black or Hispanic women. The median age at widowhood for White women was 56.1 years, compared with 48.6 years for Black women and 47.5 years for Hispanic women. About half of the widows who remarried did so within 4 years of becoming widowed.

About one in four women who divorced and remarried had experienced a second divorce by June 1985. As divorce and remarriage become more prevalent, redivorce is likely to increase in future years.

Source: Norton, A.J. and Miller, L.F., 1990, *Remarriage Among Women in the United States: 1985*, Current Population Reports, Studies in Household and Family Formation, Series P-23, No. 169, U.S. Department of Commerce, Bureau of the Census.

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Household and Family Characteristics

Data from the Annual Demographic Supplement to the Current Population Survey were used to report and summarize trends in household and family characteristics between 1970 and 1990. In March 1990 there were 93.3 million households in the United States, an increase of 12.6 million since 1980 and 29.9 million since 1970. A household, as defined by the Census Bureau, comprises the person or persons who occupy a housing unit (i.e., house or apartment). Consequently, the number of households equals the number of occupied housing units. There are two major categories of households identified by the Census Bureau: family and nonfamily. A family household consists of at least two persons related by birth, marriage, or adoption. A nonfamily household has a householder who either lives alone (84 percent in 1990), or is not related to any of the persons sharing the household. The percentage of households that were family households declined from 81 percent in 1970 to 74 percent in 1980 and 71 percent in 1990.

The average number of persons per household dropped from 3.1 persons in 1970 to 2.8 persons in 1980 and 2.6 persons in 1990. Fewer children per family, more single-parent families, and larger numbers of people living alone have contributed to this decrease. The share of one-person households increased from 17 percent to 25 percent of all households between 1970 and 1990, and households with five or more persons dropped from 21 percent to 10 percent. Families, by Census definition, do not include one-member households, so their average size is larger than that of households overall. Average family size has dropped from 3.6 persons in 1970 to

3.3 persons in 1980 and 3.2 persons in 1990. In 1990 persons living alone constituted only 9 percent of the total population residing in households, whereas almost 70 percent lived in family households headed by a married couple (table 1).

U.S. Household Composition

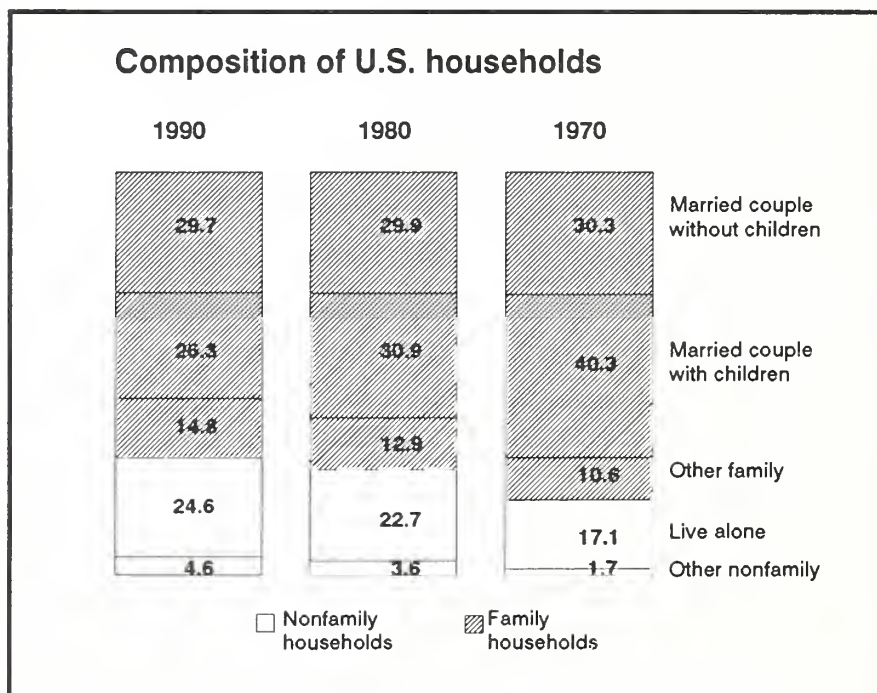
Married-couple families with no children of their own under 18 years old present in the home accounted

for 30 percent of households in 1990, unchanged since 1970. In contrast, the percentage of married-couple families with children under age 18 declined substantially, from 40 percent of households in 1970 to 31 percent in 1980 and 26 percent in 1990 (see figure). Between 1970 and 1990, there was a decline of 4.2 million in the number of married-couple families with three or more

Table 1. Households and household population by type: 1990

Type of household	Households	Household population
		Percent
Family households	70.8	86.5
Married-couple family	56.0	69.2
Other family, male householder	3.1	3.6
Other family, female householder	11.7	13.7
Nonfamily households	29.2	13.5
Living alone	24.6	9.4
Living with nonrelatives	4.6	4.1

Source: U.S. Department of Commerce, Bureau of the Census, 1990, *Household and Family Characteristics: March 1990 and 1989*, Current Population Reports, Populations Characteristics, Series P-20, No. 447.



children and an increase of 3.2 million in the number of married-couple families with only one or two children.

Female householders headed 28 percent of all households in 1990. Over half of these, 15 percent, were living alone, and 7 percent were living with own children under age 18. A smaller percentage of households were headed by males with no spouse present (16 percent), and a majority were living alone (10 percent). Only 1 percent of male householders lived with own children under age 18.

Family Households

Although most family households were headed by married couples (79 percent), there was wide variation by race (table 2). The proportion of family households maintained by women with no spouse present in 1990 was higher for Blacks (44 percent) than for Hispanics (23 percent) or for Whites (13 percent). In about 61 percent of these female-headed family households, one or more of the woman's children under age 18 was present.

Family Groups

The Census Bureau's "family group" concept encompasses each of the three distinct types of family units: family households, related subfamilies, and unrelated subfamilies. The total number of single-parent situations is made up of householders who own or rent the living quarters in which they and their children reside (about 80 percent of the total), single parents living as a related subfamily with their parents or in some other relative's home (16 percent), and single parents living as an unrelated subfamily in the home of someone to whom they are not related through birth, marriage, or adoption (5 percent).

The number of single-parent situations increased from 13 percent of all family groups with children in 1970 to 22 percent in 1980 and 28 percent in 1990 (table 3). Single-parent situations are more

Table 2. Family households by type, race, and Hispanic origin of householder: 1990

Type of family	All races	White	Black	Hispanic ¹
		Percent		
Married-couple families	79.1	83.0	50.2	70.1
Male householder, no wife present	4.4	4.1	6.0	6.8
Female householder, no husband present	16.5	12.9	43.8	23.1

¹Persons of Hispanic origin may be of any race; 1970 Hispanic data from 1970 Census of Population, Vol. II, 4A, Table 6.

Source: U.S. Department of Commerce, Bureau of the Census, 1990, *Household and Family Characteristics: March 1990 and 1989*, Current Population Reports, Population Characteristics, Series P-20, No. 447.

Table 3. Family groups with children under age 18, selected years

Family groups	1990	1980	1970
		Percent	
Two-parent family groups	71.9	78.5	87.1
One-parent family groups	28.1	21.5	12.9
Maintained by mother	24.2	19.4	11.6
Maintained by father	3.9	2.1	1.3

Source: U.S. Department of Commerce, Bureau of the Census, 1990, *Household and Family Characteristics: March 1990 and 1989*, Current Population Reports, Population Characteristics, Series P-20, No. 447.

prevalent among Blacks (61 percent of family groups with children under age 18) than among Hispanics (33 percent) or Whites (23 percent).

The majority of single-parent families are headed by women, representing 86 percent of all one-parent family groups in 1990, down from 90 percent in both 1970 and 1980. There were 1.4 million single-parent families headed by fathers in 1990, up from 690,000 in 1980 and 393,000 in 1970. Single-parent families headed by fathers accounted for 17 percent of the single-parent family groups maintained by Whites in 1990, compared with 12 percent for Hispanics and 7 percent for Blacks.

Nearly all single-parent situations are created through one of the

following processes: (1) a birth out of wedlock, (2) adoption, (3) marital separation, (4) divorce, or (5) widowhood. Divorced mothers represented 33 percent of all single-parent families in 1990, compared with 39 percent in 1980. As divorce rates stabilized, the rate of increase in divorced single mothers moderated. The number of divorced mothers increased at an annual rate of 9.0 percent between 1970 and 1980 and by just 1.6 percent since 1980.

Source: U.S. Department of Commerce, Bureau of the Census, 1990, *Household and Family Characteristics: March 1990 and 1989*, Current Population Reports, Population Characteristics, Series P-20, No. 447.

Recent Legislation Affecting Families

Public Law 101-582 – the Year 2000 Health Objectives Planning Act amends Title XIX of the Public Health Service Act. It establishes a program of grants for the development of State plans for meeting the objectives established by the Secretary of Health and Human Services for the health status of the U.S. population for the year 2000. The law authorizes appropriations of \$10 million for fiscal year 1991. Under the law, the Secretary will: (1) develop a set of health-status indicators appropriate for Federal, State, and local health agencies to measure health; (2) develop model methods of collecting and reporting data on whether the year 2000 objectives are being met; (3) encourage the uniform use of these methods and indicators to ensure the utility and comparability of such data; and (4) develop national data sources to measure progress toward meeting the year 2000 objectives.

Enacted November 15, 1990.

Public Law 101-608 – the Consumer Product Safety Improvement Act of 1990 authorizes appropriations for the Consumer Product Safety Commission (CPSC), the first stand-alone reauthorization of the agency since 1981. The law sets funding at \$42 million in fiscal 1991 and \$45 million in 1992. The Act requires manufacturers to report to the agency when they settle or lose three lawsuits concerning a hazardous product within a 2-year period. The law eases the Commission's quorum requirements, raises civil penalties for rules violations, and speeds up CPSC rulemaking. It also tightens procedures under which the agency can defer rulemaking in favor of voluntary industry standards. The law directs the CPSC to develop safety standards for cigarette lighters and automatic garage-door openers.

The agency is required to study the effectiveness of the use of bittering agents to prevent poisonings and to report to Congress on its efforts to reduce indoor air pollution.

Enacted November 16, 1990.

Public Law 101-625 – the Cranston-Gonzalez National Affordable Housing Act authorizes \$27.5 billion in fiscal 1991 and \$29.9 billion in fiscal 1992 to continue existing housing programs, such as rent subsidies, public housing, and housing for the elderly and disabled, and to create new programs. The authorization is about \$3.3 billion more than existing spending levels and could provide up to 360,000 additional housing units over 2 years. The legislation creates the HOME Investment Partnerships program, which will provide block grants to State and local governments to meet local housing needs. Included in that program is a set-aside for construction of affordable housing: 10 percent the first year and 15 percent the second year. The legislation also creates the National Housing Trust, a program to help first-time home buyers meet down payment costs and afford mortgage interest rates. This program is funded at \$250 million in fiscal 1991 and \$521.5 million in fiscal 1992. Because the Federal Housing Administration (FHA) mortgage insurance fund has been losing money, the new law will require buyers to pay additional upfront costs and annual insurance fees when purchasing a home. These new "risk-based" requirements are expected to weed out people more likely to default on their mortgages. The law reorients Federal housing policy, shifting a significant portion of decisionmaking to the State and local levels.

Enacted November 28, 1990.

Public Law 101-645 – the Stewart B. McKinney Homeless Assistance Amendments Act of 1990 extends programs providing urgently needed assistance for the homeless. The law authorizes \$253 million in fiscal 1991 and reauthorizes programs for the homeless through 1993. It provides emergency food, shelter, health, mental health care, job training, and education for homeless children and adults. Attached to the law is the Homelessness Prevention and Community Revitalization Act, which authorizes \$452.5 million in fiscal 1991 for social programs.

Enacted November 29, 1990.

Current Regional Research Project

RR-4. Quality of Well-Being of the Rural Southern Elderly: Food, Clothing, Housing

Administrative advisor:

Dr. Mortimer Neufville
University of Maryland-Eastern Shore
Princess Anne, MD 21853

Cooperating States: Alabama A&M University, Alcorn State University, Fort Valley State College, Kentucky State University, Lincoln University, Prairie View A&M University, South Carolina State College, Tennessee State University, University of Arkansas-Pine Bluff, University of Maryland-Eastern Shore, Virginia State University.

Project dates: October 1985 to September 1990

Objectives: Determine actual and perceived clothing, nutrition, and housing status of the elderly as impacted by social, economical, psychological, and physical factors. Determine the relationships between: perceived and actual clothing status; perceived and actual nutrition status; perceived and actual housing status. Determine the relative interdependence of perceived and actual clothing, nutrition, and housing status of the elderly.

Approach: Six rural counties in each participating State were selected in accordance with systematic random sampling procedures in proportion to the elderly population in each county. Survey data were collected in two phases. During Phase I, personal interviews were conducted to collect data on issues and concerns of older persons, nutrition and food related practices, housing status, clothing selection and practices, and

satisfaction with quality of life. In Phase II, data collected from a subsample of the Phase I group included dietary recalls, nutrition anthropometric measurements, blood pressure readings; actual and perceived housing status; and clothing anthropometric measurements, clothing preferences, and clothing problems. Two instruments and field procedures manuals were developed and field-tested by the RR-4 Technical Committee. Sigma Diagnostics procedures were used for biochemical analysis of blood samples. Indicators of actual and perceived clothing, nutrition, and housing status were developed.

Progress: The technical report is in press. Preliminary results were reported in 22 presentations and 10 poster sessions at scientific and professional meetings. Selected conference presentations include:

Evans, H., Lee, C.J., Washington, C., Glover, L., and Dinkins, J. 1990. "Quality of Well-Being of the Rural Southern Elderly: Food, Clothing, Shelter." American Home Economics Annual Meeting and Exposition. San Antonio, TX.

Godwin, S. 1990. "Nutrition Supplement Usage by Rural Elderly in Tennessee." American Dietetics Association Annual Meeting. Denver, CO.

Leftwich, S., Neal, E., Taylor, S., and Washington, C. 1989. "Clothing as a Contributor to the Well-Being of the Rural Elderly in Alabama, Arkansas, Tennessee, and Virginia." Association of Research Directors Eighth Biennial Research Symposium. Arlington, VA.

Tusi, J. 1990. "The Relationship Between the Actual and Perceived Nutritional Status of the Rural Elderly." Federation of American Society for Experimental Biology. New Orleans, LA.

Walker, R.S. 1990. "Housing and the Rural Elderly." Association for Gerontology and Human Development. New Orleans, LA.

Findings:

- A majority of the rural southern elders were satisfied with their well-being.
- Black males and females had higher rates of dissatisfaction on economic indicators than did their White counterparts.
- The elders' level of satisfaction related to independence decreased as age increased.
- Quality of well-being was largely dependent on perceived health status, followed by accessibility of basic living quarters and appliances, feelings about clothing purchases, home repairs needed, diets, condition of basic living quarters and appliances, presence of diabetes or cardiovascular diseases; and actual indicators of housing, clothing, and nutrition status.
- There was a high correlation between perceived and actual housing status and between perceived and actual clothing status.
- The presence or absence of diabetes and cardiovascular diseases was correlated with self-rated diets but not with intake of six key nutrients: protein, vitamin A, vitamin C, riboflavin, calcium, and iron.
- There was limited interdependence among actual status indicators of food, clothing, and housing, compared with the interdependence among perceived status indicators of food, clothing, and housing.

Data Sources

National Health Interview Survey (NHIS)

Population covered: U.S. civilian noninstitutionalized population

Sample size: 36,000 to 47,000 households per year; 92,000 to 125,000 persons per year

Geographic distribution:
Nationwide

Years data collected:
Annually since 1969

Method of data collection:
Personal interview

Future surveys planned:
Annually

Current health topics:

Health insurance (1976 and every 2 years following)
Longitudinal Study of Aging (1986, 1988)
Longest held job (1986)
AIDS knowledge (1987-89)
Child health (1988)
Medical devices (1988)
Adult immunization (1989)

Major variables: Personal and household variables (age, income, education, race), Hispanic origin (1978-88), Metropolitan Statistical Area (MSA) or not MSA, Sick days, Doctor visits, Dentist visits, Hospital stays, Self-assessed health status (1972-88), Insurance coverage (biannually from 1970)

Source for further information

and data tapes: Public use data tapes available at 1600 or 6250 bpi or on diskette in ASCII or formatted in one of the major data base programs. In 1991 some of the NHIS data will be available on CD-ROM. Prices and ordering information available from:

National Technical Information Service
Springfield, VA 22161

For additional information about NHIS: Call (301) 436-7089.

Current health topics data tapes and publications information available from:

Division of Health Interview Statistics
National Center for Health Statistics
6525 Belcrest Road, Room 850
Hyattsville, MD 20782

National Survey of Family Growth (NSFG)

Population covered: Women, 15-44 years of age, in the civilian noninstitutionalized population

Sample size: 8,000 to 10,000 per year [Records contain a weight to be used in obtaining national estimates.]

Geographic distribution:
Contiguous United States

Years data collected: 1973, 1976, 1982, 1988

Method of data collection:
Personal interview

Future surveys planned: 1992

Major variables: Marital history, contraception, family planning services utilized, sex education, birth expectations, pregnancy, number of children, prenatal care, child care, employment, occupation, ethnicity, income, education, religion

Source for further information

and data tapes: Public use data tapes or diskettes and price information are available from:

National Technical Information Service
Springfield, VA 22161

For additional information about the NSFG: Call (301) 436-8731.

Reports are available from:

Family Growth Survey Branch
National Center for Health Statistics
6525 Belcrest Road, Room 840
Hyattsville, MD 20782

Cost of Food at Home

Cost of food at home estimated for food plans at four cost levels, March 1991, U.S. average¹

Sex-age group	Cost for 1 week				Cost for 1 month			
	Thrifty plan	Low-cost plan	Moderate-cost plan	Liberal plan	Thrifty plan	Low-cost plan	Moderate-cost plan	Liberal plan
FAMILIES								
Family of 2: ²								
20 - 50 years	\$48.90	\$61.60	\$75.90	\$94.30	\$212.00	\$267.00	\$328.90	\$408.60
51 years and over	46.40	59.40	73.00	87.30	201.20	257.00	316.60	378.40
Family of 4:								
Couple, 20 - 50 years and children—								
1 - 2 and 3 - 5 years	71.30	88.80	108.40	133.20	309.00	385.00	469.80	577.30
6 - 8 and 9 - 11 years	81.60	104.30	130.30	157.00	353.50	451.90	564.50	680.30
INDIVIDUALS³								
Child:								
1 - 2 years	12.90	15.70	18.30	22.20	56.00	68.20	79.30	96.10
3 - 5 years	13.90	17.10	21.10	25.30	60.30	74.10	91.50	109.70
6 - 8 years	16.90	22.60	28.30	33.00	73.40	97.90	122.60	142.90
9 - 11 years	20.20	25.70	33.00	38.30	87.40	111.30	142.90	165.90
Male:								
12 - 14 years	20.90	29.10	36.20	42.60	90.70	126.00	157.00	184.40
15 - 19 years	21.70	30.00	37.30	43.30	94.10	130.10	161.60	187.40
20 - 50 years	23.30	29.80	37.20	45.00	101.00	129.00	161.10	195.10
51 years and over	21.20	28.40	34.90	41.80	92.00	122.90	151.20	181.10
Female:								
12 - 19 years	21.10	25.20	30.50	36.90	91.60	109.00	132.10	159.70
20 - 50 years	21.20	26.20	31.80	40.70	91.70	113.70	137.90	176.40
51 years and over	21.00	25.60	31.50	37.60	90.90	110.70	136.60	162.90

¹Assumes that food for all meals and snacks is purchased at the store and prepared at home. Estimates for the thrifty food plan were computed from quantities of foods published in *Family Economics Review* 1984(1). Estimates for the other plans were computed from quantities of foods published in *Family Economics Review* 1983(2). The costs of the food plans are estimated by updating prices paid by households surveyed in 1977-78 in USDA's Nationwide Food Consumption Survey. USDA updates these survey prices using information from the Bureau of Labor Statistics, *CPI Detailed Report*, table 4, to estimate the costs for the food plans.

²Ten percent added for family size adjustment. See footnote 3.

³The costs given are for individuals in 4-person families. For individuals in other size families, the following adjustments are suggested: 1-person—add 20 percent; 2-person—add 10 percent; 3-person—add 5 percent; 5- or 6-person—subtract 5 percent; 7- or more-person—subtract 10 percent.

Consumer Prices

Consumer Price Index for all urban consumers [1982-84 = 100]

Group	Unadjusted indexes			
	March 1991	February 1991	January 1991	March 1990
All items	135.0	134.8	134.6	128.7
Food	135.8	135.5	135.8	131.5
Food at home	136.0	135.7	136.4	131.9
Food away from home	136.5	136.2	135.8	131.8
Housing	132.6	132.4	131.8	126.8
Shelter	145.2	144.6	144.0	137.8
Renters' costs ¹	156.1	154.4	153.2	144.8
Homeowners' costs ¹	148.4	148.2	147.9	142.2
Household insurance ¹	137.3	137.3	136.8	134.8
Maintenance and repairs	124.2	125.1	124.1	121.2
Maintenance and repair services	129.0	129.8	129.3	124.8
Maintenance and repair commodities	117.7	118.8	117.2	116.4
Fuel and other utilities	114.1	114.7	114.8	109.9
Fuel oil and other household fuel commodities	99.3	105.7	111.2	91.5
Gas (piped) and electricity	110.8	111.5	111.5	107.9
Household furnishings and operation	115.7	115.6	114.1	112.8
Housefurnishings	107.5	107.3	106.5	106.9
Housekeeping supplies	128.1	128.5	127.7	123.4
Housekeeping services	127.0	126.6	122.6	118.7
Apparel and upkeep	128.8	126.2	123.8	125.4
Apparel commodities	126.7	123.9	121.3	123.7
Men's and boys' apparel	123.0	120.9	120.1	119.3
Women's and girls' apparel	129.5	125.3	120.7	126.8
Infants' and toddlers' apparel	128.7	126.3	124.9	127.6
Footwear	120.8	118.4	117.3	116.9
Apparel services	141.5	140.9	140.7	133.8
Transportation	122.3	123.7	125.5	116.8
Private transportation	119.9	121.2	123.2	115.1
New vehicles	126.1	125.9	125.3	121.6
Used cars	114.4	115.1	116.1	116.6
Motor fuel	94.6	99.7	108.3	89.3
Automobile maintenance and repair	134.1	133.5	133.1	128.8
Other private transportation	147.7	147.8	147.3	140.7
Other private transportation commodities	103.3	103.9	103.9	102.0
Other private transportation services	157.6	157.6	157.0	149.2
Public transportation	153.3	156.2	155.4	139.1
Medical care	173.7	172.5	171.0	158.7
Medical care commodities	173.2	171.6	170.4	159.9
Medical care services	173.8	172.8	171.1	158.5
Professional medical services	163.3	162.3	161.2	153.2
Entertainment	136.7	136.2	135.5	130.9
Entertainment commodities	127.7	127.0	126.2	123.1
Entertainment services	148.1	147.8	147.2	141.0
Other goods and services	167.9	167.4	166.5	155.2
Personal care	133.6	134.1	133.1	129.0
Toilet goods and personal care appliances	131.5	131.5	130.3	126.9
Personal care services	135.8	136.9	136.0	131.2
Personal and educational expenses	179.3	178.4	177.6	166.3
School books and supplies	177.5	177.1	176.1	169.9
Personal and educational services	179.7	178.7	177.9	166.3

¹Indexes on a December 1982 = 100 base.

Source: U.S. Department of Labor, Bureau of Labor Statistics.

Highlights

Minority Households

Never-Married Men's Housing Expenditures

Lower Middle Income Families

Apparel, Textile, and Fiber Developments